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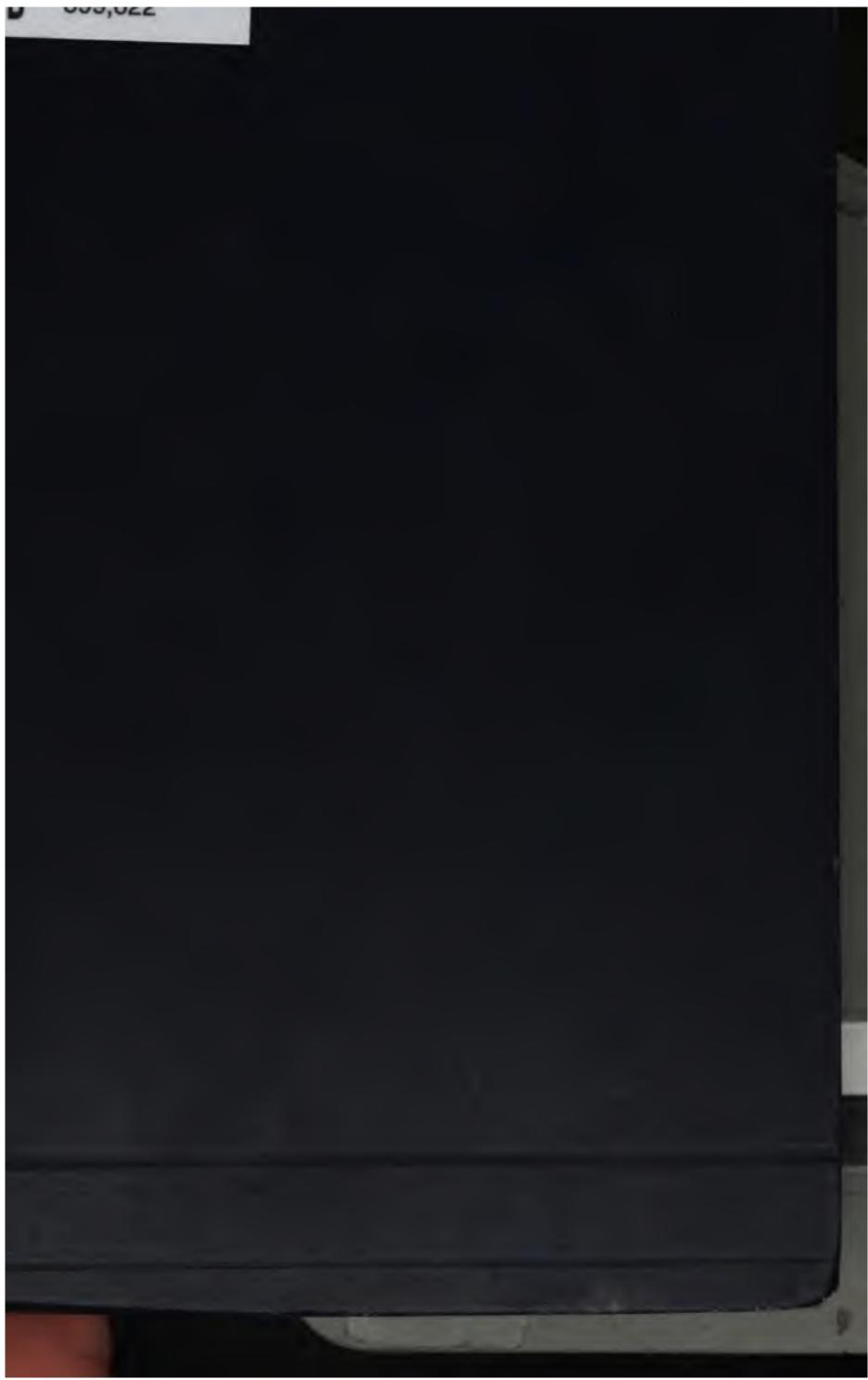
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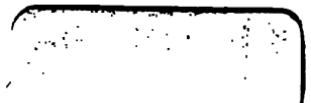
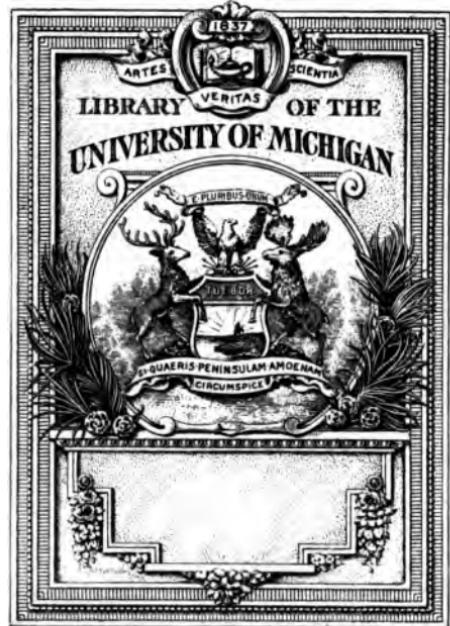
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PAUPERISM
AND THE
ENDOWMENT OF OLD AGE



P A U P E R I S M

A PICTURE

AND THE

ENDOWMENT OF OLD AGE

AN ARGUMENT

BY

CHARLES BOOTH



London

MACMILLAN AND CO.

AND NEW YORK

1892

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The statistics used in this book have been reprinted (with some necessary corrections) from a paper read before the Royal Statistical Society in December 1891.

INTRODUCTION

IN 1889, when studying the aspects of poverty at Stepney, I came upon the written records of parochial relief upon which I have mainly relied for the account of pauperism given in this book. The investigation begun at Stepney was afterwards extended to St. Pancras, but I was obliged to abandon any idea I may have had of making a general, or even sufficiently representative, examination of London pauperism. Still less can what I now submit to the public claim to cover the ground for the whole of England, although, by way of contrast to the two London Unions, I have included a short description of one country Union. It is, therefore, only as a picture that what is here written should be regarded—true as far as it goes, and possibly suggestive, but very incomplete.

Questions as to the true volume of pauperism, and especially of old age pauperism, as to the method to be adopted in enumerating paupers, and as to the relative advantages of different plans of affording them relief, came into prominence while my inquiry was proceeding.

INTRODUCTION

The second part of this book consists of an argument in support of one of these proposals, and some suggestions regarding its practicability.

I am glad to know that the fuller information needed on the whole subject will now be officially collected, and before long published by the Local Government Board.

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PART I
A PICTURE OF PAUPERISM

A

B

CHAPTER I

PAUPERISM AT STEPNEY

THE Stepney Union consists of the parishes of Limehouse, Shadwell, and Wapping, and the hamlet of Ratcliff. It has an area of 462 acres. Of these parishes Limehouse is the most important, containing more than half the acreage and population of the Union, as will be seen by the following statement:

	Acreage.	Inhabited Houses.		Population.	
		1881.	1891.	1881.	1891.
Limehouse . . .	243	4435	4337	32,041	32,181
Wapping . . .	40	284	} 1558	2,225	} 10,490
Shadwell . . .	68	1160		8,170	
Ratcliff . . .	111	2125		16,107	14,928
Stepney Union .	462	8004	7759	58,543	57,599

The Union contains 41 acres of water, and if the area of the tidal waters be added, the total reaches 148 acres. Within its boundaries the Limehouse Cut and the Regent's Canal enter the Thames; and their banks, and that of the long line of river frontage extending from the Hermitage Basin almost to the entrance to the West

India Docks, are fringed with wharves and warehouses. Excepting in parts of Limehouse, the district and people are of a waterside character. The wharves and neighbouring docks are the chief sources of employment for the people, and, beyond the shopkeepers and some professional men, few are above the labouring class. There is a large Irish colony in Ratcliff, the men usually working at the water-side and the women at the Lead or Rope Works. Street-sellers of various grades have congregated in some poor streets in the northern part of Limehouse. Farther east, near the Burdett Road, the more comfortable class of people dwell.

Considerable changes have taken place in the district within the past twenty years. During the Seventies large areas were cleared in Shadwell and Wapping, and at the same time building was actively proceeding in Limehouse. In the last decade the clearing process has gone on in Ratcliff, whilst in the adjoining parishes the cleared spaces have been rebuilt, model dwellings and tenement houses taking the place of the old courts. At the same time a continuous efflux of the better class people has occurred, and the large houses left empty have been converted into tenement dwellings or business premises.

For Poor-Law relief purposes the Union is divided into two parts—Limehouse being apportioned to one relieving officer, and Ratcliff, Shadwell, and Wapping to another.

There is a dispensary at the Relief Office, where the doctor attends daily. There is also casual ward accommodation, but it has been closed for several years. The workhouses and infirmary are in the parish of Bromley, about two miles distant.

The policy of restricting out-relief was inaugurated in

1870, and continuous efforts have since been made to decrease the amount of this form of assistance. Out-relief has been refused to new applicants, while death and a process of weeding have made great reductions in the numbers, as is shown by the following official figures :

Half-year ending Lady-day.	Indoor Poor.		Outdoor Poor.		Medical Relief Only.	Total.	
	Number.	Cost of Main- tenance.	Number.	Cost of Main- tenance.		Number.	Cost. ¹
1869 ²	1708	£ 6344	7602	£ 6153	2420	11 730	£ 12,497
1871	1439	4876	4415	5401	1611	7,465	10,277
1875	1581	4543	541	1200	822	2,944	5,743
1879	1663	4894	263	686	791	2,717	5,580
1883	1705	5425	135	362	924	2,764	5,787
1887	1670	5389	95	218	1065	2,830	5,607
1890	1823	5504	177	148	1169	3,169	5,652

The record of relief from 1876 to 1889 is preserved in books kept by the relieving officers, and to these books I have kindly been allowed access. The system employed is so admirable that it might with advantage be adopted elsewhere. The name and request of every applicant for relief are entered in the relieving officer's journal, and if relief is granted, and sometimes when it is not granted, the particulars of the case are entered in the "record books." These particulars include the results of inquiries made, and what relief, if any, is given ; and the books are so arranged and indexed that all entries referring to the same case are to be found together, and a reference is made to "allied" cases ; that is, when other members of the same family have received assist-

¹ Does not include cost of medical relief.

² Last year under the old system.

ance, "family" being here understood in its larger sense. It will readily be perceived how invaluable a picture of the pauper class is to be found in the pages of these records.

The institutions belonging to the Union in which paupers live are as follows:

- A. Poplar Workhouse (shared by Stepney), for the able-bodied.
- B. Bromley Workhouse, for the infirm, including aged and any children not at school.
- C. Sick Asylum at Bromley (shared by Poplar).
- D. District schools (at Sutton in Surrey).

Roman Catholic children are sent to various schools belonging to that community, and the lunatics to various asylums.

There are also a very limited number of out pensioners, and a great deal of medical out-relief.

The numbers receiving relief on 30th April 1889 were as follow:

Able-bodied (Poplar Workhouse)	53	Indoor	1163
Infirm, aged, etc. (Bromley Workhouse)	504		
Sick	155		
School children	213		
Lunatics	238		
Pensioners	17	Outdoor ¹	162
Medical relief	137		
Other ,	8		
		Total	1325

It is usual to consider all those as paupers who have received any form of relief under the Poor Law within twelve months. This is the limit of time over which political disability extends, except that those who have

¹ Number on 1st January 1889.

received medical relief only are not thereby disqualified as voters. A year is, moreover, a convenient basis of time as bringing each season in its turn, and has thus been usually accepted; though it is manifest that some trifling assistance in January may leave less of what is called the "stigma" of pauperism for a year than having been brought up in pauper schools may leave for life.

Counted in this way, going back twelve months, the following table gives the numbers of fresh admissions to each institution separately, and finally yields the total number of persons living on 30th April 1889 who had received relief during the preceding twelve months.

*STEPNEY.—Number of Indoor Poor relieved during
Twelve Months, ending April 30th, 1889.*

	Number of Inmates on 30th April 1889.	Net Number to add (less Deaths). ¹	Per Cent to be added for Twelve Months.	Total.
Poplar (able-bodied) . . .	53	246	464	299
Bromley (infirm) . . .	504	244	48	748
Sick asylum . . .	155	400	258	555
District and other schools	213	90	42	303
Lunatic asylums . . .	238	22	9	260
	1163	1002	86	2165

It should be borne in mind that the apportionment between institution and institution is, owing to overlapping, somewhat arbitrary, but the ratios given above may be taken as approximately true on the whole, and show that here 86 per cent must be added to the paupers of one day to give the total for the year for indoor cases.

¹ There were 130 deaths, making 2295 in all relieved in the year.

**STEPNEY.—Number of Outdoor Poor relieved during
Twelve Months ending Lady-day 1889.**

	Number Relieved 1st January 1889.	Net Number to add (less Deaths). ¹	Addition per Cent.	Total.
Pensioners	17	...	17	
Other out-relief	8	8	100	16
Medical aid	137	900	657	1037
	162	908	560	1070

Percentages of increase are apt to be misleading when the initial number is small, but it seems that, apart from medical orders, out-relief does not apply to double the number of one day, whereas medical orders apply to seven times as many as one day's list shows.

Moreover, the peculiarities of administration must be here borne in mind—the result of a general denial of ordinary out-relief being to increase the number of those who receive medical relief only. It also increases abnormally the number of those whose sole “relief,” beyond the doctor's visit, is burial at the public expense.

Those who were in receipt of relief at the end of the year have many of them been paupers for a length of time, but, excepting these, the recipients of relief are a floating population, coming and going, and moving about from institution to institution, and much care has to be taken not to count them more than once. It is indeed possible that with all care some few may appear twice, but on the whole the company of the unfortunate or the unworthy who were in receipt of relief from the Stepney Union on the 30th April 1889, or who had been during the twelve months preceding, and were still living, may be summed up again as follows :

¹ Number of deaths estimated. There were 76 funerals paid for.

Indoor—

Able-bodied	299
Infirm	748
Sick	555
Children	303
Insane	260
	— 2165

Outdoor—

Permanent list (pensioners)	17
Relief in kind	16
Medical aid	1037
	— 1070
	— 3235

What manner of people these are will be shown by an analysis of the stories of those who were actually in receipt of relief on 30th April 1889. In making this analysis I have found that the following are the principal causes of pauperism:¹

Crime.	Lack of work.
Vice.	Trade misfortune.
Drink.	Restlessness.
Laziness.	No relations.
Pauper association.	Death of husband.
Heredity.	Desertion.
Mental disease.	Death of father or mother.
Temper.	Sickness.
Incapacity.	Accident.
Early marriage.	Ill luck.
Large family.	Old age.
Extravagance.	

The table which follows shows the part apparently played by each cause at Stepney:

¹ The method adopted in tabulating these returns is explained in the Appendix, where also will be found tables which show the length of time those in each institution had been chargeable there, and their ages and civil condition. These are well worth attention (see pp. 250-343).

Principal Causes of Pauperism at Stepney (by Institutions).

Principal or Obvious Causes.	Poplar, Able-Bodied.			Bromley, Infirm.			Sick Asylum.			Summary.			Contributory Causes.		
	Num- ber.	Per Cent.	Num- ber.	Per Cent.	Num- ber.	Per Cent.	Males.	Females.	Total.	Per Cent.	Drink.	Pauper Association and Heredity.	Sick- ness.	Old Age.	
Drink	10	19.6	50	11.3	20	14.2	53	27	80	12.6	...	23	11	11	
Immorality	7	13.7	5	1.1	4	2.9	6	10	16	2.5	3	3	1	1	
Laziness	3	5.8	6	1.4	3	2.1	10	2	12	1.9	6	5	1	3	
Pauper association and heredity	1	2.0	4	0.9	2	1.4	6	1	7	1.1	1	...	2	2	
Incapacity, temper, etc.	5	9.8	19	4.3	...	...	17	7	24	3.8	4	5	2	6
Extravagance . . . . .	...	8	1.8	...	...	...	7	1	8	1.3	4	2	...	3
Lack of work, or trade misfortune	5	9.8	23	5.2	...	...	26	2	28	4.4	4	...	5	13
Accident . . . . .	...	25	5.7	5	3.5	2.5	5	30	4.7	4	2	1	14	14
Death of husband	4	7.9	20	4.5	2	1.4	...	26	26	4.1	3	2	10	8	
Desertion	1	2.0	2	0.5	...	...	...	3	3	0.5	3	...	1	1
Mental derangement	3	5.8	7	1.6	1	0.7	3	8	11	1.7	1	2	...	2	
Sickness	8	15.7	76	17.2	85	60.3	98	71	169	26.7	24	38	5	41	
Old age . . . . .	...	192	43.4	16	11.4	113	95	208	32.8	22	18	44	...	...
Other causes	4	7.9	5	1.1	3	2.1	9	3	12	1.9	6	6	2	2	
Children	51	100.0	442	100.0	141	100.0	373	261	634	100.0	85	106	87	107	
Old cases, no record	2	...	21	...	13	...	22	14	36	...	...	...	...	...
	...	...	41	...	1	...	20	22	42	...	...	...	...	...
	53	...	504	...	155	...	415	297	712	...	...	...	...	...

The foregoing table will bear study as containing much in small compass. Drink stands as principal cause in 80 out of 634 cases, or 12·6 per cent, whilst as contributory it appears in 85 more, chiefly in connection with sickness and old age as principal cause. Altogether, only 25 per cent are returned as affected by drink. This proportion is less than might have been expected, and it is probable that closer research into the circumstances and history of these people, if it could be made, might disclose a greater connection than here appears between pauperism and the public-house.¹ It is, however, noteworthy that the results shown agree on the whole with those of the two inquiries I have myself made previously into *apparent causes of poverty*. The first, regarding 4000 cases of poverty known by certain of the school board visitors, gave 13 and 14 per cent as due to drink, the higher percentage being for the greater degree of poverty. The second, regarding about 5000 people living poor and irregular lives, showed 10 and 11 per cent, dropping to only 5 per cent for about another 3000 who, though poor, were more regularly employed; the information in this case coming from district visitors connected with religious organisations. The relieving officers, school board and district visitors, are all of them in daily contact with the people, and their various reports agree to a very remarkable extent. The analysis of poverty at St. Pancras, however, shortly to be given, shows a higher percentage, and will be taken into account in what I shall say later on this subject.

It will be seen that pauper association and heredity, while only accounting as principal cause for 7 cases, appear as contributory in no less than 106 cases. In-

¹ Mr. McDougall, as the result of a searching inquiry into 254 cases at Manchester, gives 52 per cent as the proportion of drink cases.

capacity and lack of work together account for 52 cases, or 8 per cent of the whole, and accidents for 30 cases more. The large proportion of accidents, as well as the numerous out of work cases, are probably connected with risks and uncertainties of waterside employment. Sickness accounts as principal cause for 169 cases, and old age for 208, whilst the latter contributes in 107 other cases. Sickness and old age are causes so overwhelming and obvious as to draw a curtain over what has gone before; behind that curtain we doubtless might find some whose previous life offered another explanation of their condition.

In weighing the value of the evidence on which the foregoing table is based, it is to be remembered that it was none of it taken *ad hoc*, but was collected and noted down as a matter of business by those who had to report on each case for the guidance of the Guardians in the administration of the law. I, however, do not wish to lay too much stress on the results shown, as the basis is insufficiently wide for safe generalisation, and I give it, and that concerning St. Pancras, rather to show the use that might be made of such information if obtained on a larger scale than as of much conclusive value.

The stories of the Stepney paupers fill half-a-dozen large note books, and a summary of them will be found in the Appendix. Though this summary is rather an indigestible mass, the information contained may perhaps be more safely absorbed in that shape (if any have sufficient appetite), than if taken in "tabloid" form. The stories themselves might be apt to mislead by bringing forward some cause or characteristic of city pauperism in too great prominence, unless considered in their due relation to the whole mass they represent.

Those that follow have, however, been chosen as fairly typical.

[This chapter and the two which follow contain the results of an inquiry into Pauperism at Stepney, made for me by Mr. Geo. E. Arkell.]

CHAPTER II

STORIES OF STEPNEY PAUPERISM¹

The Rooney Family and its Connections

Desertion. MARTIN ROONEY, aged 86, now in Bromley Workhouse,
Sickness. married Eliza King, and this family has been prolific in
paupers.

First there is Mary Rooney, the wife of Martin's brother James, who was deserted by him in 1867, and has had relief in various forms since, including residence in the sick asylum for several years. She also applied on behalf of her married daughter, Mrs. Wilson, and her son Michael appears on the books; but with this branch we do not go at present beyond the second generation.

Blindness. The old man Martin, who is now blind, applied for admission in 1878. His wife was then in hospital, having broken
Drink. her leg when intoxicated. He had been a dock labourer,
Old age. and had received £21 from the Company on breaking a leg in 1857. He was admitted to Poplar Workhouse. A month later his wife, who is 24 years his junior, came out of hospital and was also admitted. The relieving officer makes a note that he does not know a more drunken disreputable family than this one. He has seen the woman "beastly drunk" at all times of the day. From this time the old man remains in the house, but the woman goes out several times, and when out was more than once seen in the streets in a drunken condition. She works sometimes at the lead works,

¹ Fictitious names are used.

sleeping occasionally with her sons, at other times in various places—in water-closets, on stairs, etc. When her son Patrick was sent to prison for 2 months she went into the house. In 1888 she absconded, but in March 1889 applied for readmission ; she had fallen down and cut her face on the Saturday night before.

This couple had three children, Patrick, James, and Bridget. Crime. Sickness. Patrick, born in 1853, by trade a stevedore, is now in Poplar Workhouse. He was living with his mother in 1886, and she made application for medical attendance for him. He was suffering from rheumatism. He became worse and was sent to the sick asylum ; was discharged, but again admitted a month or two later. Next year he was sent to Bromley Workhouse. He bears a bad character, and was in prison 2 months in 1888, and had 1 month in 1889 for attempting to steal some ropes. On coming out of prison he again applied for admission to the workhouse, and was sent to Poplar. He had a bad leg. He got work on the day he was discharged from the sick asylum, injured his leg, and was readmitted to workhouse. He served 14 or 15 years in the Royal Marines, and was discharged in 1885 for striking a petty officer. He was for this sentenced to 6 months' imprisonment by court-martial.

James, the second son, is a labourer, not married. He used to live with a woman named O'Reill, but left her, or she him, and is at present living with another woman.

Bridget, the eldest, born 1847, married John Murdock, Crime. Loss of Wife. a bricklayer's labourer, 8 years older than herself, and there are four children, all boys. Murdock deserted his wife several times, and has been sent to prison for it. She in turn left him in 1877, and has been living with another man since. After this he was in Bromley House with the children. The two eldest were emigrated to Canada in 1880. The man's sister married Richard Bardsley, whose mother, a widow, is living at Bromley, and whose brother and brother's wife both had relief there.

Murdock had also a brother George, a general labourer, who lived with Anna Peel, a prostitute, whose parents are Vice. now in West Ham Workhouse. This woman applied in Sickness.

1878 for sick asylum or medical relief for the man, and 6 months later wanted an order for the sick asylum herself. The relieving officer visited her two days later, but she had gone to her father at Stratford. In 1885 she came again and was admitted, suffering from syphilis. She had been living at a brothel in James Street for 3 years. George Murdock is now dead.

Murdock's mother married again, and both she and the man she married, Thomas Powles, are now in Bromley House. Powles, a dock labourer, had an accident, being burnt on a barge at Gravesend in 1875. He came to London then, and was admitted to the sick asylum. In 1877 he applied for relief, saying he had been knocking about, sleeping in barges, etc. He was admitted to the house. The next record is in 1883, when he asks for medicines for his wife. She had had a fall and was very ill. The relieving officer visited and found the home (one room) clean and comfortable ; medical relief was given. In 1884 the man is admitted to the asylum, having met with another accident. He had been out of work some time then. In 1886 the man was ill again. He had not worked for 5 weeks, and they had lived by selling their things. He became worse, and was sent to the sick asylum in April. He did not stay long, but in 2 months' time applied again for relief outside. He had only earned 8s. in the 2 months. Three days later the doctor recommended his removal to the sick asylum. Later in the same year his wife was taken ill ; and finally they were both admitted to Bromley Workhouse.

We may now come to the relatives of Eliza King, Martin Rooney's wife. She had three sisters, Susan, Jane, and Sarah Anne. Of Susan we only know that she is in service at Guildford. Jane married Thomas Milward. In 1879 Milward applied for medical aid. He cannot pay. Whatever money he gives his wife she spends in drink, and if he does not give her money she sells the furniture. Relieving officer makes a note that he knows the woman as a notorious drunkard. On visiting he found her in the room drunk, while another woman (Mrs. Harvey of Spring Street), was "reclining on a heap of something which served as a bed,"

drinking
wife.

speechlessly drunk. The sick man was sitting by the fire. He always found the room thus, with no furniture, although the man earned 30s. to 40s. a week. A month later the woman came and said her husband was dead, and that she wanted him buried by the parish. During 1880 and 1881 Mrs. Milward had medical relief frequently. She goes to the lead works, and this work and drink seem to be telling on Drink. her. Some time in 1882 she picked up with a man named Unhealthy Robert Belton, a carpenter, and she lived with him at intervals work. until 1885. This man was in Bromley Workhouse with a bad leg in 1879, and again later, and died in the sick asylum Drink. in 1885. Mrs. Milward says he was a great drunkard, which Sickness. was pot calling kettle black. After Belton's death she injured her shoulder, and having sold up Belton's home and spent the money, applied for admission. She was sent to Poplar Workhouse, and since then has been in and out several times. She hurt her shoulder three times when out from the work-house, probably through falling while drunk. On two occasions she walked to Guildford to see her sister.

Sarah Anne, the remaining sister, married Thomas Searle, who broke his neck falling down stairs when drunk. It is even said that some of his relatives threw him down in a quarrel. The family is reported as utterly disreputable and very drunken. Left a widow, she kept herself by washing, and does not seem to have had any assistance from the parish herself. She had three children, Edward, Martha, and Francis. Of Edward there is happily no record. Martha married Peter Connor, and her aunt Mrs. Milward applied on her behalf for medical aid in 1882, she having hurt herself Accident. falling from a ladder at the lead works. She had separated from her husband about 3 years before. He was a 'bus driver and lived at Notting Hill. After leaving him she lived a while at his sister's, and then went to her mother's in South London, and when her mother moved to this neighbourhood came with her. She was, however, living at the time with a dock labourer in a common lodging-house—a connection which did not last long.

Francis Searle cohabited with a woman named Augusta Hendy from 1877, he being then 22, and he married her in

1885. They had three children. The woman asked for medical aid for her child Wilfred in March 1880. The relieving officer found the room filthy, with a bed on the floor. In May of the same year the man applied on behalf of the woman. She was found to be suffering from his ill-usage, had black eyes, and had been beaten much. From this time there were frequent applications for medical aid. In July 1881 the woman was admitted to Poplar Workhouse, and was there confined of her third child Edith. In July 1882 their landlady made application, saying that Francis Searle and Augusta Hendy were ill at her house. The relieving officer visited with the doctor. The woman came down stairs without shoes or stockings, a miserable looking creature. The man, woman, and child were sent to Poplar. After this there are no more applications till 1886, when the man comes for medical aid for his child Constance. In 1887 the man applied for medicine for the children; he said he "was married now." During the greater part of 1888 the children were ill, and several applications were made by the parents, the last being in November 1888. This woman, Augusta Hendy, was the daughter of old Benjamin Hendy, known as "Red Ben," who is now in the workhouse, and every one of whose family have had relief. Benjamin Hendy the younger, age thirty, a dock labourer, not married, was sent to the sick asylum at the end of 1880, and in 1884 went into Poplar Workhouse. Margaret, another of them, was a servant. In 1879 she hurt her face while staying with Augusta, and had medical aid. In November 1883, she went into Poplar Workhouse and was confined of a male child (Robert), born in 1884. With this workhouse child we come at last to the end of the Rooney family and its connections.

The Grants and the M'Phersons

Alexander Grant, age 67, inmate of Bromley Workhouse, came in through an accident, but the whole story of the case discloses drink and pauper associations as the underlying causes. The first application for assistance was by the man's

wife in 1879 for medicine for her mother. The old woman *Sickness*. is now dead; her husband, who died in 1857, had been for 27 years gatekeeper at the London Docks. Next, in April 1882, Mrs. Grant asked for medicines for her husband. There are five sons and two daughters, all grown up. the eldest son, who is married and has four children, is a coal-porter, and suffers with bad eyes. Two more are in Australia. The two youngest sons and the two daughters are single, and live at home. The sons pay their mother 13s. and 10s. a week respectively. In September 1882 the youngest son was sent to the fever hospital. In October of the same year the father was knocked down *Accident*. by a chaise in Commercial Road, and 4 days afterwards, when he went to the hospital, it was found that his ribs were fractured. He could not be kept there, and was sent to the sick asylum. In February 1883 the woman obtained medicine for the elder son. She said her husband *Sickness*. had not worked for 5 months. In March she complained *Drink*. to the relieving officer that her husband was a drunken, good-for-nothing fellow, who spent all he could get in drink. He had taken the boots of an orphan boy who lived with them, and spent the money he got for them in drink. In April they owed £6 rent, still occupying the house where they had been since 1877. The rent was 8s. a week, and they sub-let part. In September 1883 the man asked to be admitted to Bromley Workhouse, and the wife said her children will keep her, but not their father, "because he ill-treated her and spent his money in drink." He was admitted to Poplar Workhouse. In April 1884 the man asked for readmission. He had just been discharged from the sick asylum. His wife was living with one of her sons. In June the wife complained that she had fallen downstairs and hurt herself, and mentioned incidentally that her niece, Charlotte M'Pherson, coming out of prison, had smashed her windows and been locked up for it. Medical aid was given to Mrs. Grant, and continued till May 1885. Grant himself was transferred to Bromley (Infirm) Workhouse in June 1889.

Mrs. Pardon (Charlotte M'Pherson's mother), was Mrs.

Sickness.
Crime.

Grant's sister, and had two daughters—the elder one, Emma, born about 1838, lived with a man, James Fernie, and had five children by him, of whom only one was living in 1880. Mrs. Grant applied for medical assistance for James Fernie in September 1880. He had been attending the London Hospital, and had not worked for 9 or 10 weeks. Emma had then just come out of prison, where she had served 9 months for felony. Fernie was admitted to the sick asylum, and died there. Emma was in prison again in 1883, this time for 3 months, for stealing shirts. Of James Fernie's people we learn that he had a brother David, whose wife was at Colney Hatch in 1878, and he endeavoured by lying and other means to evade his responsibility, although he was in regular work.

Vice.

The case of Mrs. Grant's other niece, Charlotte M'Pherson (sometime called Eastwood), is even worse. Her husband, M'Pherson, was a sailor, and she, both before and after her marriage, was a prostitute. She applied for relief in June 1881, 4 years after her marriage. The note made on the case says,—“A shocking bad character, and nearly blind. She was in the sick asylum before she was married, and then had an illegitimate child. She is so bad her husband will not live with her.” She was admitted to Poplar Workhouse. There was another application in 1883, and during the interval she had lived part of the time with her sister Emma Fernie. In January 1884 she came again with Mrs. Grant; she had been drinking and threatening everybody. In June following she was again admitted; she had been staying at a common lodging-house, where she had taken men. Another prostitute had beaten her. Charlotte had only come out of prison a few days before, having had 14 days for breaking windows (a favourite pastime with her). In July 1884 she came to the Relief Office drunk, and the police had to remove her. She had 5s. in her pocket. From this time onward there is an almost continuous string of applications. In April 1885 she was taken to the workhouse by the police; she had been in a rescue home, but a man with whom she cohabited had taken her away. In June she was with her mother for a few days.

In October she was again ejected from the Relieving Office drunk. In 1886 she was for a while in the sick asylum. In July 1887 she applied for admission, and being told to wait, broke eight panes of glass, for which she was sentenced to 7 days' hard labour. There are several other records of applications when drunk. In October 1888 she came out of Poplar Workhouse "just for a change, not feeling well." The last freak recorded is in April 1889, when she was again sent to prison for breaking windows at the workhouse. The full list of her admissions to, and discharges from, Poplar Workhouse between September 1886 and April 1889 are as follows :

Admitted.	Discharged.	Admitted.	Discharged.
16 Sept. 1886	11 Nov. 1886	3 Sept. 1888	3 Oct. 1888
18 Nov. ,,	31 Dec. ,,	5 Oct. ,,	10 Nov. ,,
10 Feb. 1887	21 April 1887	14 Nov. ,,	24 Dec. ,,
21 April ,,	3 June ,,	30 Dec. ,,	3 Jan. 1889
9 June ,,	14 July ,,	5 Jan. 1889	10 Jan. ,,
26 July ,,	6 Sept. ,,	11 Jan. ,,	9 Feb. ,,
9 Sept. ,,	26 Dec. ,,	10 Feb. ,,	16 Feb. ,,
29 Dec. ,,	30 Dec. ,,	19 Feb. ,,	11 March ,,
19 Jan. 1888	9 May 1888	25 April ,,	29 April, to Prison
10 May ,,	30 Aug. ,,		

The Greenwoods

Henry Greenwood, born 1833, was a dealer in waste paper. Desertion. By a first marriage he had four children, including a son, Sickness. Edward, born 1858, who married Sarah Carter. Edward Crime. deserted his wife, leaving her with three children, and she applied to the parish for medicines for them. Her husband had been in gaol, and after his discharge a ship was found for him and 20s. advanced by the Prisoners' Aid Society to buy clothes. He, however, spent the money and absconded, being last seen at his brother Henry's house. Thomas, the eldest, and Martin, the youngest, of Henry Greenwood's sons, married sisters. Thomas was a soldier, and deserted in India, but obtained pardon in the Jubilee year. In his absence his youngest daughter Eliza was buried by the Death. parish.

Sickness. Mental affliction. The elder Greenwood's second marriage was with Mary Jennings. Mary's brother Jack came to live with them. This youth was subject to fits, and was brought by Greenwood to the relieving officer and admitted to Poplar Workhouse. The youth's memory seemed quite gone, and he could at first recollect nothing concerning himself. Greenwood was charged anonymously with defrauding this boy of money, but denied the accusation.

Desertion. Drink. Vice. Edward Greenwood's wife had a sister, who also became chargeable. She lived with a man named Johnson, but was staying with the Edward Greenwoods when she became deranged, and was sent to the Lunatic Asylum. Her friends said Johnson had "taken her off the streets." The man Johnson had deserted his own wife in 1880, and she then became chargeable. She was a vicious, drunken woman, and has since had two children by another man. One of these children, born in 1883, was admitted to the sick asylum in 1885 with catarrh, caused by neglect, and its mother had been previously in gaol for assaulting the child.

Brutality. Crime. Johnson himself was in further trouble in 1887, being then imprisoned for theft.

Mrs. Hubbard and her Children

Drink. Widow-hood. Im-providence. Catherine Hubbard, a widow, born 1814, applied for relief in 1881. She said her husband had been a lighterman 50 years, and was drowned at Erith. While he lived he gave her 20s. a week out of his earnings, and (she said) spent the rest foolishly. She had £12 at his death from the Watermen's Club, and £8 from other sources. She spent £7 : 10s. on the funeral, and bought a mangle for £3 : 15s. She lived in a large underground kitchen (rent 2s.), and earned about 3s. 6d. a week with her mangle. She wished to get out-relief. She applied again later in the year, and was referred to the Charity Organisation Society. Inquiries showed that the man had been a great drunkard, and, it was said, drink caused his accident. The woman also bore a bad character for intemperance, and was described by one person as a

"foul-mouthed drunken person." In 1882 she came intoxicated to the relieving officer's house. She had had 5s. the day before from a charitable society. On visiting her, the relieving officer found the woman and her daughter about to sell their furniture, the mother meaning to apply for admission afterwards. She was cautioned against this, and appears to have abandoned the project. She, however, applied in June as destitute. Her mangle and furniture were sold for £4 : 10s. She was admitted, and her son ordered to pay 4s. a-week. She came out November 1885, and re-entered March 1886, having been in several places as nurse in the interval. In January 1889 she came out and stayed with a married daughter at Rotherhithe for a few days, and then returned.

She has one son whom she has not seen for 3 years. He is a lighterman, married, with four children, but his wife went to live with her own relations in 1886 and took the children with her. There are three daughters, all of whom are married. One, who has eight children, is the wife of a house-painter. This man was sent to prison in 1879 for removing goods when he owed rent. Since then, medical Sickness. relief has been given to the wife on several occasions. Mrs. Hubbard lived with them for some time. Another daughter is a widow with two children, a tailoress. The youngest, married to a dock labourer at Rotherhithe, has ten children.

Family Connections of old Mrs. Temperley

Old Mrs. Temperley, a widow, applied for medicine in 1883, being then 83 years old. She had been a needlewoman, but her daughters were keeping her, and she lived with one of them, Mrs. Kitson. Next year the old woman applied again for medicine, still from her daughter's house, and there are similar applications at frequent intervals after this until 1888, and medical relief is granted for either 4 weeks or 13 weeks at each application. She helps her daughter with trouser-work. Before going to her daughter's house she lived 8 years in a home of her own. She is insured in a burial club for £5 : 5s.

Sickness. There are seven married daughters, all of whom appear in the books. Mrs. Kitson, age 62, with whom the old lady lived, is the wife of a waterman, and has three grown-up children. One, a son, is a coal-porter, with three children of his own ; and there are two daughters, one married, and the other a girl in service at 2s. 6d. a week. This girl, being at home with a bad knee, had medicine.

Desertion. Mrs. Johns, the second daughter, age 59, is a tailoress. She does not live with her husband. He was night watchman, and separated from his wife in 1875. Johns was this woman's second husband, and she was his third wife. When

Temper. she left him he agreed to allow her 5s. a week, and she applied for relief in 1877, because he had refused to continue the allowance. The man's landlady says she would not have Mrs. Johns in the place, as she and her husband were always quarrelling—one was as bad as the other. In 1881 she had medicine for her son, Edward Johns, then 15 years old. He was employed in the coasting trade, and received 25s. for a two months' voyage. In 1884 old Mrs. Temperley made an application, saying that her daughter Violet (Mrs. Johns) had

Accident. met with an accident, and been taken to the London Hospital, and now needed medical relief. This was granted, and is the last entry on her account. Mrs. Johns had two children from an earlier and illegitimate connection. One of these came in 1883, with his mother, and said he had had no work

Sickness. for 7 weeks, and was ill and wanted medicine. This was granted. A year later his mother came and said he was very ill, and had not worked for 3 months. He was sent to the sick asylum, and had medical attendance afterwards. In the autumn of 1885 he had been hopping, and came back ill. He was then admitted to the sick asylum, and remained till 1886. Two days after he was discharged he had medical relief again. Her legitimate children were Edward, already-mentioned, and Martha, who was in service. She had medicine in 1886, and again in 1887, when she fell down stairs.

Drink. Mrs. Temperley's third daughter, born in 1832, married
Sickness. Richard Heath. In 1882 this man was sent to the sick asylum ; he had only been in the Union a fortnight, having come from St. George's-in-the-East, where he had been in the

workhouse. The family are described as dirty and drunken. The man has bad attacks of rheumatism, and was several times in the sick asylum before his admission to Bromley Workhouse in 1889. His family had deserted him because he was a burthen to them, and he did not know where they were. Mrs. Heath was a needlewoman. There are three children married and two at home. Of the married daughters we only know that they have respectively four and three children. The son's wife came in 1885 for medicine for her *Sickness*. child.

The fourth daughter married first a man named Clanty, a sailor, and by him had two sons, who both follow the sea, and a daughter, who is married to a cabman. She had another child, a son, who is a printer, who was born in the interval between Clanty's death and her marriage with Petersen, a Norwegian sailor. In 1883 the woman asked that her husband (Petersen) might be admitted to the sick asylum. He had met with an accident at sea, and been in hospital, *Accident*. first abroad and then at Liverpool. He had just come home from Liverpool. He was admitted, and soon afterwards got into Greenwich Hospital, where he died in 1884. There were two children by Petersen, a boy of 11 (afflicted) and a little girl 6 years old, when the father died. The woman had *Widow*-medical relief for herself in 1884, and again at the end of *hood*. 1885, Thomas (the illegitimate son) being out of work; and *Sickness*. 1886, the little girl, Thomas still out of work. *Lack of work*. woman works as a tailoress, but only earns 4s. or 5s. a week. In 1886 there were three more applications for medicines. On the last occasion Thomas had joined the army. At the end of 1888 the woman says the little girl, then 10 years *Sickness*. old, is ill, and she is sent to the fever hospital. The woman is then reported as earning 5s. or 6s. a week. This is the last record.

Yet another of Mrs. Temperley's daughters married Edward Hill, a bottle washer. Mrs. Hill worked at trouser finishing. They had a large family—Peter and James and Samuel and Charles and Edward and Richard for sons, with Ellen and Martha and Kate as daughters. Two of the sons are married, and both are coal-porters; one of the girls works at a fruit

Sickness. Lack of work. warehouse. In October 1883 the mother obtained medicines for one of the younger children. Her husband, she said, had been out of work for 5 weeks.

Accident. Finally, there is a sixth daughter, Mrs. Cooper, whose marriage opens up another pauper connection. This woman applied first in 1877. Her husband had hurt his knee-cap 12 months before, and done no work since. A collection of £3 : 15 : 6 had been made for him at the time. Medical relief was granted. Applying for medical relief for herself four years later, she says that her husband is now keeper of the horse trough at the King's Arms, and gives her 9s. a week. At this time there were six children in the family, three or four of her own, then from 10 to 20 years of age, and three of her husband's by a first wife. There are two more applications for medicine for the woman and her children, and in 1882 she obtains a medical-attendance order for her husband, who is suffering from bronchitis. He died shortly afterwards. Mrs. Cooper works (like all her sisters) at tailoring. Her son Herbert and his wife lived with her; he was out of work, and his wife supported him by waistcoat-making. Mrs. Cooper, the widow, had medicines in 1883 more than once. She said she earned 3s. a week. A month later the relieving officer hears that Peter, her second son, although always out of work according to his mother, is preparing a home for a wife, and later he does marry Edith Drew, whose family will be described later. There are five other applications for medicine before the end of 1887. In 1887 she reports her youngest son as earning 10s. a week as wharf boy, he being then 17. There are two applications more in 1888, and the boy is then out of work.

Early marriage. Sickness. Irregular work. The three elder sons of the Cooper family all appear in the books. Herbert, already mentioned, born 1862 (and married since 1880), has had medical relief. His wife applied in 1881, and said that her husband was discharged from his employment 2 months before; he was a carman. She and her baby were ill. Husband and wife were neither of them over 18 when married. Medical aid was granted, but the baby died. They were then living with her husband's mother, paying 1s. 6d. a week for their room. The next

application was in 1888, by the wife, for medicine for the youngest child, then about 12 months old. Her husband had been casually employed as coal carman at a brewery ; he had not worked for 2 weeks. She herself was working at a factory, and earned 1s. 6d. a day. Medicines were continued 2 months later, and there was another application in 1889, when the man was stated not to have earned more than £2 in the past month. There were two children besides the first baby that died.

The son, Peter Cooper, born 1864, a carman and general labourer, married in 1883. The wife, who was 18 when married, applied in 1888, saying that her husband had been out of work 3 months, except a day occasionally. She herself did a little work in the jam factory, and earned 1s. 3d. a day ; she had done two days' work last week. She wanted medicine for the baby. Relieving officer visited and found the room comfortably furnished and very clean. Later in the same year she came again for medical aid for the child. A neighbour says this couple are decent, hard-working, and sober people. They are insured in the Prudential. There are two children.

Mrs. Peter Cooper's mother, Mrs. Bardsley, is in Bromley House. She has been a widow since 1882. She applied in 1881 for medical assistance for her husband, a dock labourer, who had been ill 7 weeks. Two days later she had medicine for herself. Two landladies gave Mr. and Mrs. Bardsley a good character for sobriety and cleanliness. The husband appears to have been admitted to the sick asylum, as later the wife applies for his readmission. He was suffering from bronchitis. In 1882 Mrs. Bardsley applied to the Charity Organisation Society, and was offered a dinner daily, but declined this. She wanted 2s. a week. Her daughter Emma (afterwards Mrs. Cooper) was then at home earning 4s. or 5s. a week at a sweet factory, and one of the boys earned a little. Her husband died, as we have said, in 1882. Widow Mrs. Bardsley, then 61, moved to a single room (rent 2s. 6d.) She applied for medicine, and the relieving officer, on visiting her, found the room clean and comfortably furnished. The mother, son James (18), and Emma (14),

all sleep in it. There were nine applications for medicine to the end of 1887, by which time Emma is married and James was employed at some pottery works, earning 11s. a week. In 1888 the old woman went to the sick asylum, and goes there again next year. She is now in Bromley House, and James was ordered to pay 1s. a week. As he did not obey, the law was appealed to, and a magistrate's order was obtained against him for 1s. 9d. a week. He is potman at a public-house.

Sickness. There are a number of other sons and daughters, all of whom married and had children of their own, except James. Two are dead, and one of these had relief. He was a dock labourer, born 1855, and was in the sick asylum in 1884, and being admitted again in 1887, died there.

We have still to describe Robert Cooper, elder brother to Herbert and Peter, and his children, and the family into which he married.

**Early marriage.
Sickness.**

**Drink.
Irregular work.**

In 1888, Mrs. Cooper, the mother, applied for medical relief for her son Robert's wife. Robert had just got work at the brewery (as carman) after being out for 3 months. Relieving officer visited, and found the house clean and comfortable. Later the wife asked for medicines for her children, Annie, 3 years, and Edith, 12 months old. She was ill herself, and her husband next day asked to have her admitted to the sick asylum. The Nursing Society was giving her milk, but the children had this. She was admitted to the sick asylum, and remained 2 months suffering from debility. While she was in the husband had medicine for the children and himself. His work was slack, his employer working only three instead of four gangs, and he being on the fourth gang. Before he was put off he earned 26s. one week, and 23s. the next. In 1889 Mrs. Robert Cooper was again admitted to the asylum. She is weakly, and feels queer in the head. The man is said to drink to excess. The wife is a decent woman. The marriage, like that of his brothers, was early, there being only 20 years between the age of the father and that of his first child, and only 19 years between the mother and child. Mrs. Robert Cooper was a factory hand, eldest daughter of Samuel Pope, a twine spinner, and his wife Jane.

This Mr. Pope, a man of 53, had medical relief in Sickness. 1879 (when he was 43). He had not worked for 6 months then through ill health. In 1889 he had medical relief again. He had only done 3 days' work in 3 months. The man's wife did no work, and the children cannot assist. There are seven sons. The two eldest are twine-spinners, but not in London, and each has a wife and family to support. Edward and Stephen are also married. Henry, a boy of 18, lives away from home in lodgings, the only ones left in the nest being Theodore and Martin, boys of 10 and 7. Mrs. Pope was one of a large family who also have been acquainted with poverty and poor relief.

The name of this family was Butson, and we know first of old Mrs. Butson (born 1810) applying for relief, and asking Old age. Sickness. that her sons might be compelled to allow her each a shilling a week, and subsequently applying through her daughter for medical relief. It does not appear whether this daughter was Mrs. Pope or Mrs. Pringle, probably Mrs. Pringle, as she applied also on behalf of her daughter, who suffered from Sickness. convulsions, for admission to the sick asylum.

The only one of her sons we know anything of is Edward, Early marriage. Large family. and applied in 1877. His child Caroline had died, and he Sickness. Drink. wanted medical attendance for the mother, and could not afford it, as he had paid for the funeral. There is a very large family, the eldest 23 (only 17 years younger than his mother), the youngest only 2 years old. Nine are living and three dead. Applications for medical relief are made three times in 1878 and also in 1881, and again in 1883, 1884, and 1887. In the first case the man had been out of work 3 weeks. The two eldest sons gave their mother 6s. and 4s. 6d. a week respectively. In 1884 the eldest son is ill. In February 1887 the youngest boy is ill. The woman applied and said her husband had not earned more than £1 since Christmas. At this time the second son gave his mother 8s. a week. The eldest girl was at service earning 2s. 6d. a week, and the woman herself did needle-work. In August of the same year the little boy was again

ill. The husband had met with an accident, and not worked since. The second son was in hospital, and his 8s. no longer coming in. Medical relief was granted. In 1888 the man was ill and wanted medicine, and his wife asked for a letter to the Charity Organisation Society. Says she has three elder children out of work, as well as five young children to keep at home. The home visited twice, and reported on contradictorily. A neighbouring shopkeeper says both man and wife are great drunkards. Another reports the man as not lazy, but apt as well as his wife to spend too much on drink. The man was admitted to sick asylum in January 1888, and came out in March ; did not like the food, and thought he could work. After 2 or 3 weeks out he was re-admitted. The wife then said that she could not keep all her children, and asked to have two of the younger ones sent to the schools, which was done. The father left the sick asylum again, and died at home in April. Friends subscribed and buried him. The second son, who was reported ill, in 1887 was admitted to sick asylum. After the father's death various applications were made during 1888 for medical relief. Early in 1889 Mrs. Butson applied for medical relief for the youngest child, and as to her other children, reported her eldest son out of work, the second working and giving 6s. a week to her, the eldest girl out of place, lazy and wont work, and the boy of 14 earns 1s. 6d. a week and his food. She herself has lost her work (needlewoman) in consequence of the children's illness. Three months later the eldest boy is at work and the second out, and the girl has taken up shirt finishing. The errand boy still has his place at 1s. 6d. a week, and the little ones are a great burthen. In 1889 her eldest son is ill, and his mother applies for medicines for him.

Three Allied Families

Old age.
Sickness.
Drink.

In 1877 application was made for out-relief for old Mrs. Matthews. The daughter said until her father's death out-relief had been given, and that since then Mrs. Matthews had been supported by her children. Mr. Matthews bore a good character, but his wife is described as a drunken old woman.

In 1879 her son Martin applied for her admission to the sick asylum, and offered to pay 2s. a week. She was admitted, and is since dead.

There were several more children. William, the eldest, born 1837, was brought up as a carpenter, following his father's trade, as indeed did Martin also. In 1882 he applied, suffering from rheumatic gout, and was admitted to Bromley House. He got better, but suffered relapse from time to time, and applied for re-admission twice in that year. In 1883 he asked the relieving officer to assist him in obtaining some tools. He had done some work for the master while in the house. The Charity Organisation Society, to whom the case was referred, reported unfavourably. It seems that the man, who had been a widower since 1877, had been living with some woman and had taken to drink. He was seen drunk by the relieving officer a few weeks later. Thereupon he applied for admission, saying he had only earned 12s. since he left the house. He applied again twice in 1884, suffering always from rheumatism. Further applications were made in 1886, and, finally, in 1888 he was admitted, and has remained in the house ever since.

Of the two younger daughters, both married, we know nothing but the names. The eldest, born 1824, married John York. She had nine or ten children, and is now dead. Her husband, age 78, is in Bromley Workhouse. His first admission was to the sick asylum in 1887, before his wife's death, and after his discharge he entered the workhouse, and remained there a year. While he was there his wife died. She had medical attendance. When the man came out, he went for a time to the house of one of his sons. He was a wood-chopper by trade.

There are two of John York's sons in the army, and four are wood-choppers like their father, three of these being married. There is another married son, whose mother-in-law had medical relief, but she was living with a son of her own at the time. One of John York's daughters, Sarah, married Richard Sand, and he was prosecuted for neglecting to maintain, but the prosecution failed, as he was able to prove adultery against her. The other daughter Eliza, born

Drink. 1845, is married to Frederick Darcy, and has five children. She applied for relief in 1884, and was subsequently sent to Bromley Workhouse. Darcy, a thorough blackguard, only works to spend the money on drink. When his wife asks for any he tells her to go on the street, and he behaves brutally to his children.

Brutality. Old age. John York had a brother who was born in 1827. He too was a wood-chopper. In 1884 he had medicine, and was afterwards admitted to Poplar Workhouse. He had done no work for three weeks. In 1886 he was admitted to Bromley House; he could not work through weakness, and has since died.

Sickness. Drink. There was also a sister Rebecca, who married a man named Lord, and their son John, a general labourer with several children, is on our list. His wife came in 1884, saying that her boy John had smallpox. He was removed to the Smallpox Hospital, and two days later his sister Margaret was also taken there. She died. In 1888 Mrs. Lord applied for medicine for her husband, who was ill. The relieving officer visited them, and offered admission to the sick asylum. He reported that the home and children are very dirty, and a neighbouring shopkeeper described the family as "a dirty drunken lot, always hard up." Mrs. Lord does trouser-work.

Sickness. Lack of work. John Lord's brother, Theodore, is a dock labourer, and married Maria Cramp. They have two children, and the wife applied in 1887, saying that the little boy was ill, she thought, with fever. Her husband had only received 3s. 6d. during the week. The child died four days later. Early in 1888 she applied for medicine for the other child, and in July for medicine for herself. Her husband then had not worked for a week. There has been no further application. A shopkeeper stated that this man and his relations drink too much.

Accident. Uriah Cramp, Maria's father, is a dock labourer, 55 years old. His wife applied for medical aid in 1887. Her husband had fallen down at work 2 weeks before, and had been treated at the hospital, but could go there no longer. He had medicine for 2 or 3 months. Next year his wife

asked for medicine for herself. She said her husband had done no work for 21 months. Her sons helped a little, and she did canvas work. In 1889 Cramp was sent to work. ^{Lack of} the sick asylum. The Cramps had a number of children. ^{Sickness.} Seth, the eldest, born 1857, and not married, worked irregularly at fish curing. Having a bad leg he applied for medical relief. Maria was a year younger than Seth, and then came Ellen, born in 1860. She was living with her parents in 1890, when she applied for admission. She was in labour, ^{Im-} and her mother refused to allow her to remain at home. It ^{morality.} was her second child, and she did not know who the father ^{Drink.} was. She had been drunk. She was sent to Poplar Workhouse, where her child was born. It died 2 months later, and was buried by the parish.

Besides Maria, Seth, and Ellen, there were three more sons and three more daughters. Some married and some not, one of them in America, none of them asking relief.

Uriah Cramp's wife was Kate Ryley, whose brother Joshua brings us to the story of Sarah Jane Bishop.

Ryley himself, a man of 43, is a corn porter. He applied in 1880 for medical attendance, and was then living in a common lodging-house. In 1881 he was again ill, and was sent to the Sick Asylum. Later the same year he came again; he had fallen downstairs, sprained his arm and bruised his face. He was sent to Bromley House. In 1885 he had ^{Sickness.} a similar accident, "slipped down in the street." He suffers also from chest disease, spitting blood, and appears to have got worse, as in 1888 there were two applications, and he was in the sick asylum for a month in the winter of 1888-89. ^{Accident.}

Sarah Bishop met Ryley in the workhouse. She is reported as hardly responsible. She had been passed to Stepney from Bethnal Green in 1877, being then 23 years old. She had ^{Mental} ^{weakness.} ^{Im-} had one child then. Ryley is the father of her other children, all of whom were born in the workhouse, and one died there. She and her four children are regularly chargeable, but every autumn she goes hop-picking, and Ryley accompanies her. ^{morality.} ^{Heredity.}

Reuben Green and his Children

Reuben Green, born in 1816, was a shoe-black, and seems

to have needed no personal relief till 1880, when he was 64. He then applied for admission, saying that he could not support himself. His wife, a year younger than himself, earned 9s. at bottle-washing. He was not admitted till the following winter, when he was in for a few months. During 1882 he had medicines, and came into the house again in November. Every winter it was the same ; November saw him in the house. His wife meanwhile continued to keep herself by bottle-washing. He died about 1885. In February 1889 old Mrs. Green, then 72, was admitted to the sick asylum, having met with an accident, and after two months' treatment was transferred to Bromley House, where she now resides.

Accident.
Old age.

This old couple, harmless enough themselves, are at the root of a very flourishing pauper tree. They had five children —three girls and two boys—whose history is as follows :

Sickness.
Death.
Irregular work.

Sarah, the youngest, born 1856, married George Harper, a dust carman, and had five children (again three girls and two boys) : the second girl died at two years old, and the twins, who came last, only lived a few months. The children seem to have been continually ill, and medicine was frequently applied for. The Union buried the little girl in 1885, and the second of the twins, the father's means having been exhausted by burying the twin that died first. The man's work was uncertain till 1887, when he obtained a regular job at 20s. a week, and no further applications have been made. He is reported sober and industrious, but may have been too ready to apply to the parish. His brother Thomas Harper was in the sick asylum in 1881 ; and both his sisters, married women, are known at the Relief Office.

Sickness.
Incapacity.

Eliza, born in 1855, is reported as a little "queer in the head," and has probably never been able to do much for herself. She was living with her parents in 1878 when the record begins with an application for readmission to Poplar Workhouse, which was granted. She came out because "she could not pick the oakum." She had before been in the sick asylum and at Bromley, and wanted to get back to the sick asylum. She passes from one institution to another according to her state of health, spending most of her life in this way.

Reuben Green, the younger, born in 1852, was a dock Sickness. labourer, and in 1886 married a woman with whom he had then lived for several years, and who had been a factory hand. They had several children, but all of them died. The man had medicine in 1884 and 1887, and the woman in 1888 and 1889. They seem to have had no other relief; the man's work is irregular.

Thomas Green, born in 1850, was a tank-maker. He Irregular married early a girl whose mother was known to the Guardians, work. and had seven children. The first application recorded is in 1879, for medical attendance for his third child. He had Sickness. been out of work 2 months. From that time till 1888 there are continuous applications for medical aid to wife and Drink. children. Mrs. Green was attended in two confinements. The man never seems to be in regular work and the woman drinks. The Charity Organisation Society rejected the case because of the woman's bad character, and that of the man. In 1886 the man and four children were admitted to the workhouse.

Mary, the eldest, born 1844, is the most unsatisfactory of Sickness. all. Her first appearance is in 1879, when old Reuben, her Mis- father, asked to have her admitted "as she was dying." She conduct. no doubt hoped for the sick asylum, but was sent to Bromley Workhouse, and immediately took her discharge. In 1881 she seems to have formed a connection with Henry Coleman, a dock labourer, eleven years older than herself, and with him she has lived off and on ever since. In 1884 she suffered from rheumatism and asked for medicine. In 1885 she had medicine, and again in 1886, and from then to the present time nearly every month there is an application and medicine given for "four weeks more." Coleman himself had medical attendance in 1889, and died a few days after. He was buried by the Union—cost £1 : 13 : 6. There was a daughter, Jane, born in 1868, as to whose father nothing is said. This girl's history finishes that of the Green family, and is the connecting link with that of the Blundells, into which she married. Sam Blundell, her husband, born in 1863, was a carman, but only earned 15s. a week. Jane's mother applied Sickness. for medical attendance for her daughter in 1888, and the order was given. The relieving officer's note speaks of these

people as a "wretched lot." There are two little children. Jane herself worked as a factory hand.

Sickness. Blundell's father is in Bromley Workhouse. He was born 1828, and was a carter. His wife, born 1831, worked in the dustyard. They had a number of children born between 1853 and 1875. The man worked for one firm as a carman for 45 years, receiving 15s. a week and perquisites. He asked for medicine in 1882. His home is described as a most filthy place. Later he was sent to the sick asylum. His wife was in liquor when she asked for his admission. During 1864, 1865, 1866, and 1867, the man was ill at intervals. He had medical attendance, and on one occasion went into the house. He does not do much work, and the home was maintained by his wife, and his son John, who may be assumed to be the respectable member of the family, as no more is heard of him. In 1888 the old man asked to be admitted, and in the autumn he entered the house at Poplar. He was transferred to Bromley in 1889, absented himself for a week at Easter, was readmitted, and there remained when this account of him was written.

Widow-hood. The Blundells' eldest daughter, Elizabeth, born 1853, married a dust carman, and was a widow in 1878, with two young children. She had medicine for one of them in 1879, and herself died in 1881. The children now live with their grandmother.

Sickness. The second daughter, Clara, born 1856, cohabited with, and afterwards married, Thomas Parr. A child of this couple, born before they were married, died in the Children's Hospital in 1878. The mother brought the body home, but the man refused to bury it, and for the time left her. This woman had medical attendance in 1879.

Sickness. Of another daughter, Caroline, we happily know nothing except that she married. Joan, the next in order, born 1862, married James Bunting, a coal-tank filler, and had two children. In 1889 she had medicine for the baby. Her husband was looking for work. He had lost his tank-filling job through a strike 4 years ago, and had worked in the docks since. Samuel, the next, is the man already described who married Mary Green's daughter, and there are two younger boys, born 1873 and 1875, employed at wood-chopping.

Even here the record does not end. The elder Blundell Sickness. had a brother, and this man's son Robert, born 1841, a dock Drink. labourer, we hear of. He had a wife and four children, and his wife asked to be admitted to the infirmary, having a breaking out under her arm. Both man and wife are dirty and drunken.

The Rowley Family

Jane Rowley, born in 1844, has been in Poplar or Weakness Bromley Workhouse since 1877. At that time, when 33 of intellect. years of age, she was brought from her parents' home, where Im- morality. she had been for 8 days, ill. She had been a servant at a coffee-house in Leman Street, and was there seduced by a sailor. She was confined of a still-born child in the work-house 3 months later, and appears to have been chargeable ever since. She is of weak intellect. We know something also of her people. Her father, born in 1812, was "well off at one time," but became a dock labourer. In June 1877 he applied for admission to the sick asylum, which seems to have Im- been refused, for in September he was admitted to the work- providence. house through destitution. The family is described as a Drink. Sickness. thriftless lot, both father and son drinking too much. The old man died in the sick asylum in November 1877. After his death the wife, mother of Jane Rowley, lived with her two sons, and in 1878 applied for out-relief, saying that John was out of work. Subsequently she admitted that she Drink. applied because her sons wanted to get her into the work-house, and had agreed to turn her out, but her landlady would not let them. The relieving officer visited, and found Mrs. Rowley having tea with her son George, while John was in bed—time 3 P.M. Later in the year she applied for admission to the house; and visiting 2 days after, the relieving officer learnt that she had come home from the Relieving Office so drunk as not to be able to stand, and had sold her furniture, so that there was no home for the son when he returned. She died in the sick asylum in 1882. Of the two sons we know that George, born in 1844, was in the Royal Artillery, but was discharged paralysed, with a pension of sixpence a day—a drunken good-for-nothing. On Drink.

Accident.

1st April 1878 he drew his pension, amounting to £2 : 5s., and on 4th April applied for admission. He did the same thing in October 1882. John, born 1851, was a dock labourer. In May 1889 he applied for relief. He was then living in a common lodging-house. He had fallen down and cut his head, and he could get no work. He was admitted to Poplar Workhouse. In May 1890 he fell again and injured his arm, and was sent to Bromley Workhouse. There is also a sister, the eldest, born in 1837, who is married to a painter, and has six children, as to whom happily there is no information in the books, but they are living in Mile End Old Town, and may be claiming public assistance there.

A Family who are Continually Ailing

Old age.

Mrs. Draper, born in 1813, is a widow who was a lint maker. She appears first in 1880, when she obtained medicine. She was then living in St. Anne's Place, where she shared a room with another old woman. In 1881 she went into the sick asylum and afterwards into Poplar Workhouse. Her sons did not help her. She is said to be addicted to drink and quarrelsome. In 1883 she came out of the house and lived with her married daughter for a year, when she went into the Bromley House. She has been chargeable since with the exception of short periods, when she lives with her daughter. Her eldest son Robert, born 1840, died in 1887, leaving a widow and five children. The first application from Robert Draper's family was in 1878 when the eldest girl, then 14, had small-pox, and was sent to Homerton. The next in 1880 was for medical attendance on a little boy who died. The husband was a coal-worker and could earn £3 a week; he lost his work by going on strike, and on this ground private assistance was refused. Both man and woman drank heavily. There were several applications for medicine up to 1883, and then no more until after the husband's death. He was killed by a piece of coal falling on him. The widow then had two of her children admitted to Bromley Workhouse, and they were sent to the schools.

Sickness.
Drink.
Lack of
work.

Widow-
hood.
Sickness.

The woman has bad eyes and also suffered from pleurisy. She had medical attendance and was received into the sick asylum for 2 or 3 weeks in 1888. Her eldest child, a girl, born 1864, is at service, the second, born 1868, married a coal labourer. Of the third, born 1871, nothing is said. Of the boys, one died and the two youngest are the children at school.

The second son James, born 1845, also a coal worker, is Sickness. married, and has six children. The first application was in 1880 for medical attendance on the wife. The man was in irregular work. In 1881 both man and wife had medicines, and afterwards there were repeated applications from the woman and children, especially one of them, who seems to be continually ailing. In 1886 the man, having bad legs, applied for the sick asylum. The eldest girl became a stay-maker, and the son got work at a wharf. This family absorb a great deal of medicine. On the first time of applying enough was given for 6 days, but in 2 days more was asked for.

Fanny, the eldest girl, born 1852, went to service, and has Sickness. never married. She came home in 1880 and had medical attendance. The youngest girl, Martha, married Philip Mole, a general labourer. They had three children between 1883 and 1886, but two of them died in 1887. Medicine for the wife was asked 1884, and since then repeated applications have been made on behalf of the children or the wife.

The Bennetts

Mrs. Bennett is a widow and blind and 73 years old. Blindness. While her husband lived she and he hawked bathbricks Old age. and hearthstone, and earned about 6s. a week. In December 1884 she asked for medicine for her husband, and the doctor's order was renewed in January 1885. In February he grew worse, and when visited was found very ill in a small and dirty ill-smelling room with bed on floor. He died before he could be moved to the sick asylum. In May the widow asked for admission to the house. She looked ill, dirty, and miserable. She was admitted at Bromley.

Sickness. Pauper associations. Im-morality. Sickness. Laziness. Drink.

There were two sons and two daughters of this old pair. Of the eldest son nothing had been heard for fifteen years. The younger one, Edward, married Mary Byrne, who was working at Bryant and May's in 1887. She "poisoned her system" and applied for admission to the sick asylum. The relieving officer makes a note as to the Byrne family that he has known them as paupers for many years. Edward Bennett's children were taken by force and sent to the schools, and about the same time the wife died from neglect. The man then came to demand his children but was refused. Later one of the girls found a place and the others were given up to their father. The girl came home and they all lived in one room. She misbehaved and was in the hospital in consequence, and her father took up with a married woman called Weston in 1876. Mrs. Bennett had four brothers, three married and one single. The wife of one of them was admitted to the sick asylum in 1886 and died there 2 days later. This woman applied several times for medical relief for her husband who had an ulcerated leg. When she made application in 1881 she and her husband were living in one room with the parents on both sides, Mr. and Mrs. Bennett and Mr. and Mrs. Byrne, and a young woman named Molly Carpenter lived there also.

Of Mrs. Bennett's two daughters, Margaret married a Mr. Meadows, a coal and coke contractor, and has five children; and Charlotte married Robert Bird, a ship's carpenter, by whom she had four children. Since 1874 Mrs. Bird has been living with another man and has had two children by him, as well as one still-born buried by the parish. This second man was doing nothing, a lazy drunken fellow, who lived on his wife. She did trouser work.

A Docker and his Relations

Old age. Lack of work. Sickness.

Edward Smallfield, born 1819, was in the employ of the East and West India Dock Company for 34 years as a permanent labourer, but had to leave the permanent staff on account of age, and ~~had to leave~~ hand. The company gave

him £25, paying the money through the Charity Organisation Society in small weekly payments. The man bore a good character for industry and respectability. He appears to have left the permanent dock staff in 1879. In September 1881 he applied for medical aid for his wife, and in January 1883 he was himself admitted to Bromley Workhouse. The wife had medical aid in 1884 and 1885. In August 1885 the man came out and went hop-picking. In October the wife went into the sick asylum. She was suffering from ulcerated legs. In January 1886 the man re-entered Bromley House and remained there till the summer, and since then has spent more than half his time in the house. The wife had had medical relief at intervals. She is only two years younger than he is. They have two sons (the elder is a dock labourer, married, with two children, the younger is a boiler cleaner) and one daughter, but she is not in England. The children seem to do nothing for their parents.

Mrs. Smallfield's maiden name was Granby, and her Deserter brother Stephen is not a very creditable person. He frequently deserts his wife and family, who have consequently had to ask relief. He was away at one time for 7 years, then remained with them 9 months, and again absented himself for 3 years. His wife, meanwhile, was supported by her children, and has applied more than once for medical aid. There are four children, all grown up. The eldest is a sailor, born 1855, and married now. He was in the sick Ill-health. asylum in 1883. The second son was ill and had medicine in 1880, and after a 7 months' illness was sent to the sick asylum in April 1887. He came out in July, but was readmitted in October. The other two are girls, one born 1863, the other 1869. This youngest girl had small-pox in 1882 and was sent to the ship *Atlas*. In 1886 she was sent to Bromley Workhouse suffering from rheumatics. She is very delicate, and supported by her brother. The whole family occupy one room.

There is an aunt of Stephen Granby on the books. She was born 1818, and is a widow. Her late husband, Dennis Granby, was a tailor, and was admitted to the sick asylum in 1879, from which time, till his death in 1882, he appears Sickness. Old age.

to have been chargeable. After her husband went into the asylum she lived with her niece, Mrs. Stephen Granby, and was admitted from their house to Bromley Workhouse in 1882. She has been in and out, the last admission being in 1888, and she is now in the sick asylum suffering from debility. She was a tailoress, and used to work with her husband. This old couple had three children, one a son, born 1838, and said to be in Australia, and two daughters, both of whom have married and left London.

Mr. and Mrs. Gardner

Drink.
Idleness.
Illness.

Thomas Gardner, having two sons by a previous wife, married a woman with two children, and they themselves had a daughter. All the children are married, and the parents were 67 and 61 years old in 1889. The man's two sons married sisters, the daughters of James and Catherine Cavanagh, who with their other children and connections are described later on. Thomas Gardner himself asked to be admitted to the sick asylum in 1879, having had an accident on board ship. He was a ballast heaver. Was offered the workhouse but refused. He and his wife had kept a green-grocer's shop, but not having money for stock, closed it. It seems they both drank. Mrs. Hill, the woman's daughter, said her stepfather was a drunken man, who would not work while her mother could keep him by the shop. The woman bears no better character, and Mrs. Hill admitted that her husband would not allow Mrs. Gardner to live with them. From this time the man led a wandering life, sleeping in lodging-houses or in barges when not in the workhouse. There are sixteen subsequent applications for admission, the last being in September 1888. He is sometimes sent to Bromley and sometimes to Poplar Workhouse. The wife had medicine in 1887 and 1888, and three times in 1889. She works at rag picking.

Of the child of this couple, we only know that she married, as did Mrs. Gardner's two children, without leaving any traces of themselves on the relief books.

It is otherwise with Gardner's two sons, who married Maria and Jane Cavanagh. The younger of the two, a ship's fireman, had two children, and their mother applied in 1885 for medical attendance, her husband being then on a voyage to New Zealand. He died in July 1888, and his wife buried him with £4 saved and £3 collected. She had worked at the jam works, but in 1889, having had no work for a fortnight and being ill, she applied for medicine. She lived in one room, paying 1s. 9d.

The old Cavanaghs—parents of Maria and Jane—kept a general shop, and had seven daughters, all of whom married, and two of whom, besides Jane Cavanagh, applied for relief.

Crime, Drink, Sickness.—John and Samuel Tunstall, children aged 4 and 5 years, are in the sick asylum suffering from varicella and ophthalmia. Their father, 35, frequently ill-treated his wife. Besides the two boys there are two girls, aged respectively 17 and 11, and a baby. In 1877 the eldest girl was in Walthamstow Roman Catholic schools for 6 months, while the father was in prison for assaulting his wife. In 1881 the man was ill, had medicine, was admitted to Poplar Workhouse, and subsequently sent to Bethnal House Asylum. He had been drinking heavily. There are no further applications till May 1887, the man being then in prison for attempted felony; in July the woman, who had gone to live with her father, got two of the children into the workhouse. In the following October he had "2 months" for assaulting his wife. The children were taken out at Christmas 1887, to join the family circle. In the following December, however, there was no family gathering, as the man was again sent to prison, and the boys were admitted to Bromley Workhouse, where they remained till January 1889, when they were sent to the sick asylum. In March the woman had medicine for the baby. The man is by trade a wine-cooper or wine-cooper's labourer. His wife works at bottle-washing. Her father, Thomas Murphy, an old man of 71, with whom she lived while her husband was in prison, had medical attendance for a bad leg in 1888, and was afterwards admitted to the sick asylum.

Crime, Loss of Character, Old Age.—Henry Abbott, age 78, was a mathematical instrument maker. In 1875 he was sentenced to 2 years' hard labour for an assault on a child, and while he was in prison his wife was admitted to Poplar Workhouse, and died in the sick asylum in 1877. The man first became chargeable in June 1878, and applied for readmission, being destitute, in October of that year. He left again in August 1879 to go hopping. He had a few shillings given him for keeping the gate at Bromley, and had earned 13s. 2d. He walked back from the hop grounds as far as Tunbridge, then took train to London, and was readmitted. He came out in 1880 and 1881, and each year since he has taken his discharge on or about 25th August, enjoyed a holiday in the hop grounds, and applied for readmission about the first week in October. He has no known relatives.

Drink.—Samuel Milton, a married man, was born in 1838. His wife was born in 1840, and they have eight children, who in 1889 were from 9 to 17 years of age. The wife has a brother married and living at some distance, and the man a sister, also married, living in an adjoining parish, who has herself nine children. Milton is a pattern-maker. In October 1880 the wife applied for medicines, and said her husband had only done 2 months' work in the past 2 years. In December 1884 the man was admitted to Poplar Workhouse. His family had taken advantage of his temporary absence to get away from him, and he did not know where they were gone. He acknowledged that he had lost work through drink, and independent testimony dubs him "a confirmed drunkard." He has been in and out of the workhouse ever since.

Drink.—John Hunt, age 68, applied for admission in December 1877, late in the evening, being destitute. He had been a custom-house officer for 27 years, but had been dismissed in 1873, for drunkenness he said. It turned out afterwards that the actual cause of dismissal was larceny, for which he suffered 2 months' imprisonment. For $2\frac{1}{2}$ out of the 4 years he, or probably his wife, kept a lodging-house, paying £40 a year and taxes. They left in October 1877, sold up under a bill of sale, and since then had

been living in coffee-houses and such places. His wife had left him 3 weeks before. She now lives with her mother or brother. Her people are very respectable, as are his children. In 1879, having been out again meanwhile, he applied for admission to sick asylum, but was referred to St. George's, as then living in that Union. In November 1881 he again applied for admission, coming from a common lodging-house. For 18 months previous he had been staying at the St. Giles Christian Mission-house, but was at last given up as hopeless. He was admitted, and has been chargeable ever since. In 1885 he was in the sick asylum with paralysis. He says he was all right till 2 years before he was dismissed from the Customs, and attributes all his trouble to brandy and port wine, which gradually got power over him. He would drink now if he could get it.

Drink, Pauper Associations, Sickness.—Terence Corcoran, a dock labourer, unmarried, age 51, met with an accident, and was found by the relieving officer lying on some sacking on a bed in a very dirty room. He had been drinking heavily, and acknowledged that he was ill because of this. All he earned was spent at public-houses. His father, born 1805, was admitted to Bromley Workhouse in 1879, through an accident supposed to have been caused by drink. The old man had done no work for 5 years then, having lived for 11 years with his son; he lived 5 years longer, and died in the sick asylum in 1884. Terence's aunt, Bridget, a widow woman, and his uncle, also called Terence, both have relief in a neighbouring parish. His sister, Mrs. Thompson, a widow, by trade a tailoress, was in Poplar Workhouse in 1882. She has two daughters, ages 26 and 21, one having been born before her marriage. They have had medicine at intervals while out of the house. Mrs. Thompson is described as a "drunken, abusive woman."

Drink and Misconduct.—Isaac Brown, age 61, has been a widower since 1884. In 1878 his wife applied for relief, stating that her husband had ill-used her; he had only given her 4s. 6d. in 6 weeks, and nailed up door and windows to keep her out, because she spoke to him about his conduct with his own daughter. She also said he was a great drinker.

She took a little herself, but "it made her silly." She had slept in the streets or walked about for several nights. Neighbours said she was to blame for drinking, but believed the accusation against her husband to be true. The daughter said she let her mother in, but her father turned her out again. The man, working as a coal-backer, agreed to pay for his wife's maintenance. In October 1887 the man applied. He was then homeless, and had only had casual jobs for 3 months. "If I had been careful," he said, "I might have had enough to keep me now." He was sent to Bromley Workhouse, and afterwards to Poplar, to West Ham and back to Bromley, being in one or other house most of the time. The daughter referred to, born in 1860, applied for relief in November 1880. She had been on the streets a year, and expected to be confined every hour. She was admitted, and came out in December, for a day, to see her brother, who was said to be dying. Three years later the landlady of the house this girl then lived at asked for her admission, and she was sent to the sick asylum suffering from syphilis. Her child is in Dr. Barnardo's homes.

Drink, Extravagance, and Bad Character.—Henry Turner, born 1811, widower since 1875, had been mate of a vessel, and then for 23 years a Channel pilot. In 1873 he was in the workhouse for a month with his wife, and in April 1878 applied for relief, saying he could not do his work through age. He had not had a ship for 2 weeks, but subsequently admitted having earned £16 between 6th February and 16th April, by piloting three ships. The relieving officer saw him coming out of a public-house before he applied for relief, and his landlady gave him the worst of characters—a dissipated old whoremonger she said. He was earning above £120 a year, and at one time could make £300 a year. He refused the offer of the house. In January 1880 the relieving officer saw this man drunk and disorderly in a public-house. In June 1882 he applied again. He had had no work for 2 months. Had run a ship ashore and could get no more employment. Owed £2 rent. Was admitted to Bromley Workhouse.

Drink, Extravagance, and Bad Management.—John Matthews,

age 78, has been a widower since 1882. The wife applied for her husband's admission to the sick asylum at the end of 1879. She said they had kept a green-grocer's shop in Millwall for some years, but lost by it over £60. Then they opened a small shop in Limehouse Causeway, and failed there too, when they moved again and let lodgings. Until 4 years ago they had kept a pony, and used to go to the docks for the sailors. They were now very poor. Their lodgers had cheated them out of £12. Matthews was sent to the sick asylum. In March 1880, the man being then out again, was reported as ill and visited by the relieving officer. He was found to be suffering from the effects of drink, having been drinking 14 days, eating hardly anything. He was sent to Bromley Workhouse. Six days later his wife said she had been turned out of her house, and the furniture taken for rent. She also was sent to the house, and died in the sick asylum. The man came out for a month or two in the summer of 1882 and 1883, but has not left at all since May 1885. He had a daughter by a previous marriage (herself married and living at Deptford), and has a brother and two sisters still living in the country place from which he came to London. The wife had a niece whose story may be included here. She married Thomas Rushton, a labourer, and has five young children. Either her husband or the children are continually ill and asking for medical relief.

Drink and Lack of Work.—Patrick M'Carthy, age 65, was a stevedore, and his wife, age 60, made sacks. They have two sons, one, age 24, is epileptic, and was admitted to Poplar Workhouse in 1888. The other, 35, also a stevedore, is married and has five children. And there are four daughters, from 22 to 40 years of age, all married, three of them to brickmakers, the eldest having a family of eight children ; the fourth and her husband are in America. The man M'Carthy has a sister, who is a widow with four children. One of her sons, age 33, applied for relief, having toothache and swelled face, and was referred to the hospital. Mrs. M'Carthy has a brother and sister, both of whom have children ; the sister is a widow. All these people are presumably poor.

Mrs. M'Carthy came in September 1882, saying that her husband in a drunken brawl had been knocked off a ladder and hurt. He was drinking with his son Tom, his son's wife, and some friends. He had been out of work for some time, but did a day's work on the previous day. He went to the sick asylum. In July 1887 he asked to be admitted, as he could not get work. In August the wife asked for a loan of 20s., so that she may go hopping. In October the man, asking for readmission, says that his wife will live with the youngest daughter. He was admitted, but came out in May 1888, and went to his daughter's to try for work on the brick-fields. He was readmitted 12th September, and transferred to Bromley Workhouse on 21st September, settling down into infirmity with old age.

Drink and Illness.—Edward Sand, age 69, widower since 1874, by trade a carpenter, applied in July 1883, being then totally disabled by paralysis. The relieving officer visited him in the house where he had lodged for over 12 years, and where he owed 30 weeks' rent (£3), the landlord having been very kind. The landlady said he had been a great drinker, often drinking instead of eating, and latterly he had not had much food through earning little. He was admitted to Bromley, and came out (for 5 days only) in April, but getting no work he was readmitted. He was not in any club. His relatives—a brother and sister, still living in Essex—seem respectable elderly people. He had no children.

Drunken Wife—Old Age.—George Farmer, age 83, applied for relief first in 1885 (being then 79), and having lived 46 years at the same address. He had married his second wife 8 years previously, and she seems to have dragged him down. He had been a coal-whipper and timber-rafter in his younger days, but for the last 20 years had been working chiefly as a ship's dealer. Had only saved money enough for stock, and that was now gone. Did not belong to a club, but said he had tried to save for sickness. Relieving officer found rooms clean and fairly furnished. The man was reported steady and hard-working; wife suspected of drinking. Man was admitted to Bromley Workhouse. In 1886 he was readmitted, being ill. He again applied in

1888, saying he had only had 2 months' work out of 11; was readmitted, and has not been out since. His wife during this time had an allowance through the Charity Organisation Society of 4s. 8d. a week. This was finally stopped, and she was admitted to Bromley Workhouse in January 1889. Her home and character were alike deplorable, and it was useless to give her money, for she drank it away. The woman's children by a former marriage were very respectable, and it was from them through the Charity Organisation Society that the allowance came.

Laziness and Drink.—Richard Waterhouse was in the workhouse with his wife previous to 1877, and his wife died there. He was born in 1815, and was by trade nominally a rigger, but had really been a crimp, and kept a sailors' boarding-house. He preferred drinking to working. When he applied for admission in July 1877 he had not worked for many years at his trade, and for 5 months past had been working and sleeping in a stable. He did not then go into the workhouse, but appears to have returned to his stable, the owner of which allowed him to sleep there for 12 months, and gave him a few coppers and his Sunday dinner. The owner of the stable, from whom inquiry was made, said it was useless to give Waterhouse money for food, as he would spend it on beer and tobacco. "He won't work if he can avoid it." He was offered 2 days' light work in Wapping, but refused. Says he won't work under price, which ought to be 7s. 6d. a day. The next application was in 1883, when the owner of the stable came and reported that the man in his yard was ill. Waterhouse was then sent to Bromley Workhouse, but was soon out again, only to be readmitted, and since 1885 he has not been out.

Heredity.—Martha Brady, the mother of Bridget Brady, and grandmother of Jane Brady, and of a second Bridget, was born in 1810. The history of this family goes back beyond our records. The first entry is of Martha Brady asking, in June 1877, for readmission to Bromley Workhouse. She was a nurse, and had been out to nurse a lady. She was mostly in the workhouse, but came out in 1877, 1879, 1880, and 1884, to get work. She was in the sick asylum for a

while in 1883. Her daughter Bridget was in the workhouse when the books were commenced, and we know nothing of her except what may be gathered from the fact that her two illegitimate daughters (Mary and Bridget the younger) were in the Roman Catholic schools ; the eldest was sent to service at Hackney in 1883. Their mother only left the workhouse once after 13 years' continuous residence, and that was to try and find her children. She was unsuccessful, and was readmitted. It is to be hoped that timely separation may have rescued them from pauperism.

Desertion and Immorality.—Janet Porter, born 1849, was married twice, first to a man in Australia, by whom she had a child, born 1871, and left with its grandmother in New Zealand. Her second husband, Porter, was a ship's steward, and he deserted her 8 years before her first application in 1888. She supported herself in various ways from 1880 to 1885, when she went on the streets. When applying for relief she was suffering from a bad leg, and was sent to Poplar Workhouse. She had been living with another woman, no better, it was said, than herself. In October she applied again, having spent meanwhile 3 months in the sick asylum, where she had been sent from Poplar. The rest of the time she had lived at a brothel, of which the address is given. She had been following her usual life, and her leg was bad again. She was sent to Poplar, and again transferred to the sick asylum, where she remained till January 1889, and was admitted to Bromley Workhouse 10 days later from the same address.

Blindness, Widowhood, Neglected by Children.—Elizabeth Compton is a widow, and blind ; she was born in 1836. There are four sons—Michael, William, Dennis, and Daniel—who, owing to the death of their father, were all brought up in the parish schools. The first entry in the books is an application in 1881 to have home her youngest son, Daniel, who was then 14 ; he had been on the *Exmouth*, and apprenticed to the sea, but had run away from the ship. He had then been sent to the band of the 49th regiment. “She did not wish him to be a soldier.” This application was refused. At this time she



was living in one room (rent 2s. 6d.), and her three elder sons with her, they being 25, 23, and 17 years old. Michael and William were stevedore labourers, and Dennis was a boiler cleaner. Early in 1883 the woman stated that Michael and Dennis had left her as stowaways. William meanwhile was married, and had one child, but she did not know where he lived. She was destitute, and had been turned out of her room. The relieving officer visited, and found her sitting in a state of squalor. She was admitted to Bromley Workhouse. She went out in 1884 and 1888 to see her son Daniel. In 1888 the other three were all abroad.

Immorality, Unhealthy Trade, Sickness.—Martha King, born in 1858, worked at a lead factory, and has suffered from lead-poisoning. As early as 1879 she was admitted to workhouse ill, and since that time there have been many applications for medicine and other relief. She is not married, but has had two illegitimate children, one of whom was born in St. George's Workhouse, and died a few months later in Bromley Workhouse. When applying for admission at Bromley with this child, the woman said she had been staying with her mother, who, when asked, said she had seen nothing of her daughter. The older child, which had been left with the grandmother, was now brought by the grandmother to the workhouse, she refusing to have anything more to do with her discreditable daughter. The name of the father of the children is given. He seems to have no means. On leaving the sick asylum there is nothing for this woman but to enter at Poplar.

Sickness.—John Holmes, age 36, and married, was assistant in a stationer's shop. He suffered from paralysis, and applied in 1888, asking to be sent to the sick asylum. He had not worked for 18 months, but was a member of the "Hearts of Oak" and of the "Phoenix," and from them had 18s. a week for 6 months, and 9s. a week for 6 months more. He had also a pension of 4s. a week. His wife did shirt work, but was herself ill. There were three children, 13, 9, and 5 years old. The Charity Organisation Society had helped them. The man was admitted, but discharged

not cured, and applied for readmission. Again admitted, he was discharged a second time in July, and the next day applied for admission to Bromley House, which was granted. Both man and wife bear an excellent character as decent sober people. The Charity Organisation Society allowed the wife 11s. a week for several weeks, and sent her to a convalescent home. She and the children keep on the house, in which the family have lived for 9 years, and let lodgings. She also works for a shirt factory. Holmes has a brother, who is a commercial traveller, with three children; and the wife has also a brother who is a general labourer, and has one child.

Lack of Work, Sickness, and Great Poverty.—George White, age 63, applied for relief first in January 1879, saying that his wife had had nothing to eat for 3 days. He was a general labourer, and did ship-keeping sometimes, but had had no work since Christmas, when he finished three weeks' work at 21s. a week. The relieving officer visited, and found the woman in a starving condition. They had one room at 2s. 6d., and owed 5s. rent. A woman in the house said Mrs. White had had no food except what she had given her, and had become so weak that she could not clean herself or the room. The woman was admitted to the sick asylum, and the Charity Organisation Society allowed the man 4s. a week for a short time. In 1882 White asked for medicine for his wife. He was in arrears with his rent. In 1884 Mrs. White again went into the sick asylum; her husband had earned 6s. the week before. In 1885 the man reported his wife as being very ill, and she was found to be in a wretched state, lying on a dirty bed on the floor. The landlady says the man neglects his wife and drinks too much. Mrs. White was sent to the sick asylum, and her husband ordered to pay 2s. 6d. a week; and from this time she has been permanently chargeable either there or at Bromley. She was then 62 years old. White was summoned for neglecting to pay the 2s. 6d., but the case was dismissed. There was a second summons, which was evaded till February 1886, and he then himself applied for admission, being homeless. His landlady had

seized his things for rent, 30s. being due. He had done no work since Christmas. He was admitted ; but next year was sent to prison for misconducting himself in the work-house. In June 1888 he was out 14 days trying to get work.

Lack of Work, Lack of Food, Mental Incapacity.—Newton Swain applied for relief in July 1886, being then 56 years old. He had been a scavenger, and had worked in St. George's-in-the-East for 3 years, but had had no work for 3 months, being thrown out by a change in the system. He had saved some money, but it was all gone, and he had pawned his goods. He had rheumatics, and asked to go into the sick asylum. His home was nicely furnished and clean. He had a wife, 9 years younger than himself, and five children at home, besides two girls in service and one married. One of the children earned 7s. or 8s. a week. His wife attributed the man's illness to shortness of food, being out of employment. He was only in the asylum 4 days, and on coming out employment was found for him on the roads at Stepney, but he seemed half-crazed. He lost himself in the dinner-hour, and could not remember one day where he had worked the day before. In the spring of 1887 he went into the workhouse with four children, his wife remaining out with the one who earned something. Later in the year he came out, and got employment distributing handbills. The handbills were of an indecent description, and he was locked up for a month. Coming out of prison, he was readmitted, and finally died in 1890.

Widowhood, Mental Infirmitiy.—Mrs. Park, age 36, formerly a servant and needlewoman, and now in a lunatic asylum, lost her husband in 1884. He had been a labourer, and died at Enfield. He was a member of a club, and his wife received £6 : 10s. at his death. She was totally incapable of earning her own living, and even before her husband's death was unfit to take care of her children. The woman who came with her to the Relief Office said she had threatened to starve herself and make away with the children. She was admitted to the workhouse, and afterwards transferred to Colney Hatch. Her three children are in the schools.

Trade Misfortune, Widowhood, and Large Family.—Mrs. Phillips, born 1847, was left a widow in 1886, with eight children, and in 1887 applied for medical assistance for the youngest, a baby, born after Mr. Phillips's death. Her husband had been a shoemaker, but had failed in business, and had been ill 7 months, during which time he had had 10s. a week from his club, which also gave £9 : 12s. at death. The funeral cost nearly £6. In January 1888 Mrs. Phillips obtained medical aid for herself, and she came again in April. She had had some charring at the parish schools, but that had ceased. Her eldest son (18) had gone for a soldier, the eldest girl (15) was earning 4s. 9d. labelling bottles, and the second boy (14) had 6s. 6d. as errand-boy. There were five younger children, besides the baby, and she asked that three of them should be admitted to the schools. This was done. The assistant relieving officer found her room clean and comfortable, and inquiries showed that the woman was sober and industrious, and that her husband failed through slackness of trade, and by no fault of his own. Next year the widow reports that her eldest girl earns 5s. to 6s. a week, and that she herself earns the same, but the boy only gets 5s. now. She thinks she can support the younger of the three children who are at the schools, and the little girl was given up to her mother.

Another Case.—Charlotte Curville applied for assistance in 1887, and stated that her husband had been for 32 years in business in George Street as a boot manufacturer, and had died in 1884, after having been ill for 4 years. She was left with three children. She had sold the stock, and her husband's brother gave her £6 towards the funeral, which cost about £10. When her husband died £30 was due for rent, and £10 : 10s. for other liabilities, and a broker was put in. She borrowed £15, and a friend was surety for £15 more, and a concert was given on her behalf at Limehouse Town Hall which realised £22. With this money she repaid £10 of the £15 borrowed, and lived on the rest and on the proceeds of furniture sold for a while. Subsequently she went to Deptford, and was employed there in a bootshop at 15s. a week. This money not being sufficient to keep her, a friend lent her £8 to start a business, and she opened a milk-

shop. This had failed, the money was all gone, and she owed 11s. rent, and now asked that two of her children might be admitted to the schools. The woman received an excellent character from those who were asked, and the children were admitted. Six or eight months later Mrs. Curville reported that she had a situation at Bethnal Green at £20 per annum. In 1888 she moved to Limehouse, to a place where she has 8s. a week and her food. She keeps the eldest girl, and pays 2s. a week rent for a room.

Widowhood.—Mrs. Clanty asked medical aid in 1883 for her husband. He was a fireman on the National S.S. line, receiving £4 : 15s. a month. The ship's doctor brought him home in a cab ill. She had received £6 balance of wages, but could not afford medical advice. The order was given, and on visiting next day the relieving officer found their home decently furnished. There were six children, the eldest being 9 years old. Mrs. Clanty works at tailoring. The man was very ill, and eventually went to the sick asylum. Two months later three of the children were sent to the schools, and Clanty himself came out of the sick asylum, and was admitted to Victoria Park Hospital. During November the Charity Organisation Society allowed Mrs. Clanty 6s. a week. In February 1884 she asked that the children might remain at the schools; her husband was out of hospital, and hoped to get on board his old ship, but in March he was again very ill. He had done two weeks' work. She was earning 7s. a week. Medical aid was given, and the man admitted to the sick asylum, where he died in April. Another of the children was then sent to the schools. In October Mrs. Clanty was confined, and wrote to the Guardians that the baby was ill. Medical aid was granted for 8 weeks. In December the woman and her baby were both ill; and in April the child died, and its funeral was paid for, costing 16s. 9d. The eldest boy on leaving the schools got work as errand boy; three other boys and a girl are in the Catholic schools, and the youngest girl lives at home. Mrs. Clanty earns about 8s. a week at her tailoring, but the work is uncertain. Clanty's mother lives in Dublin, and Mrs. Clanty's mother, living in Stepney, had herself medical relief in 1885. No other relatives are named.

Another Case.—Mrs. Rowland, who was then only 26, applied in 1880 for admission of two children. Her husband had been a groom, and had been 5 years in one situation. He had died 4 months before. He was a "Forester," and she received £12 at his death. There were four children, but she could send the two smallest to the *crèche* while she went to work. Her neighbours spoke well of her, and the children were admitted. Next year her baby died, and the other little one had measles, and was admitted to the sick asylum, the mother offering to help to support him. Later she asked to have him sent to the schools, as she could then get a place at £14 a year. This was done, and she paid 3s. a week for the boy. The situation was lost through illness, and then Mrs. Rowland asked permission to take a place outside the district, and this being allowed, she became a nurse at a fever hospital in the outskirts of London at £18 a year. From this time till now she has continued to act as nurse at one place or other, and all the time has paid £7 : 16s. out of her earnings towards the support of her children.

Orphans—Two Cases.—Martha Flanagan applied in 1882 for the admission of her father and two brothers to the sick asylum. The relieving officer found the man suffering from bronchitis, in a very dirty room. He was admitted to the sick asylum, and the boys were sent to the schools. The man died in the asylum a month later. At that time there were 6 children—Martha, born 1863, being the eldest, and the two boys the youngest. Ellen, the second, was living with an aunt. Their mother had died in Colney Hatch, chargeable to Stepney, in 1877. The man had been a great drunkard, and had made many applications for relief in his day. There is no further mention of this family till 1886, when a list of those willing to go to Canada was received from the manager of the schools, in which the name of one of the Flanagan boys appeared. Thereupon Martha Flanagan came and said that her brother James, working at a sugar wharf, and earning 7s. or 8s. a week, and her sister Jane and herself working at Bryant and May's, and earning respectively 5s. to 6s. and 8s. to 9s. a week, had heard that Patrick was to be sent to Canada. Then ~~she asked him to go, so asked to have~~

him home. They lived in one room (3s. rent). It was clean and comfortable, and they all bore good characters. The matter was held over, and a month later the eldest sister reported that they had got two rooms (rent 4s.) at Townsend's Buildings, and wanted Patrick given up to them, which was done. There is no further record, but it is said that Dennis, the boy remaining in the schools, is going to Canada now.

The Tattons were left orphans in 1884. There were seven children from 21 to 2 years old, of whom two have been and two are still in the parish schools. The father was a labourer, born 1843, and the first application made was for the immediate interment of his wife, who had died the previous night of malignant small-pox. The man caught the disease also, and twelve days later was removed to the Small-pox Hospital, where he died. Two of the children sickened also, but they recovered. Tatton had three brothers, two being labourers and the third a shopman, and one sister. All are married and have children. The only other relatives are the children's grandmothers, both widows of advanced age, living in the country, and receiving parish relief. The eldest of these orphans, a girl then 21 years old, asked for the admission of the three youngest boys to the workhouse, and they were subsequently sent to the schools. The little one, born 1882, was only a month there, being taken out by his aunt. The eldest boy was apprenticed to a shoemaker. One of the boys from the schools turned out badly. He was sent to the Boys' Working Home in connection with Dulwich College, and several places were obtained for him, but he left each in disgrace, and finally the director of the home returned him to the Guardians.

Old Age—Drink Alleged.—Eliza English is a widow, now 83, whose husband (a stone mason) died 16 years before her application for relief. He was in no club, and had made no provision for her. She supported herself by charring until she was struck with paralysis. She stated that since then for 4 years she had lived with a daughter, and helped her at tailoring. She had no furniture of her own. It had been disposed of when she and her husband had both been in hospital 16 years before. No order appears to have been

made. After an interval of 7 years she again applied, stating that her son had helped her, but insufficiently, and could do so no longer. Her daughter was unkind, a terrible drunkard, pawning her children's clothes for drink. The daughter said that her mother was troublesome and drank. The relieving officer found the house very dirty. The woman was admitted to Bromley.

A Similar Case.—Jane Neville, age 73, is a widow. Her husband was a tidesman, and applied in 1877 for medical relief for his wife, who was ill. In 1880 he himself had medical attendance for rheumatism, and shortly after his wife was again very ill. The Charity Organisation Society had assisted him in the winter of 1879, but had ceased to do so, as the result of their inquiries about him were not satisfactory. He applied several times for medicines in 1880, and was sent to Bromley in 1881. The landlady of these people stated that they drank and begged; but they do not seem to have been great drinkers, and the man has not been seen drunk. The woman was sent to the sick asylum for a time. In August 1882 the man applied for out-relief, but obtained only a medical order. In 1883, however, he was sent to the sick asylum. He had done no work for 4 months. In February 1883 both man and wife were sent to Bromley. She came out twice in 1884, but had to return, her legs being so bad, and she was sent to the sick asylum to have them treated. The man died in October 1887.

Old Age, Sickness, Drink, Pauper Habits.—Nancy Daly, age 72. This woman's first application to the Guardians was for medical relief, being made by a friend in 1879. In 1881 she herself applied for out-door relief. The relieving officer visited her and found her in bed, and her son very drunk. A conveyance was sent to take her to the sick asylum, but her son would not let her go. She had medical attendance in January, May, and October 1882. In 1884 her son applied himself for medical relief. He had a bad hand, could do no work, was in no club, and stated that he was the sole support of his mother. The mother also had medicine in October and November 1884, and applied again

in 1885, stating that her son had had £4 compensation paid to him for leaving his house in the "Ruins," but would have been better without it, and was a lazy fellow. She applied again in December 1885, and in March, July, and October 1886. Her son was run over in April 1887, and admitted to the sick asylum for about a fortnight. She herself was admitted to Bromley in June 1887, and stayed till June 1888, when she absented herself for 2 days. In November 1889 she was sent to Colney Hatch, but was discharged and sent back to Bromley in a fortnight. The relieving officer characterises her son as a dirty loathsome drunkard. Her daughter Julia supports herself by charring, and had medical relief in 1883 for about 5 weeks.

Her daughter Ellen married John James, and applied for medical relief for him in 1880, and again in 1881. He belonged to a sick club, but it had failed. His wife, applying for medical relief in 1886 for a child, said her husband's earnings were very precarious. In 1887 she applied on behalf of another child. She had a family of seven girls and two boys. In 1887 the husband again asked for medical assistance. In 1889 he had an accident, and was admitted to the sick asylum.

Another daughter of Nancy Daly married a man who had medical relief in 1878, and was admitted to the sick asylum with bronchitis in 1880.

Old Age, Pauper Associations, and Miserable Surroundings.—Ellen Blackwood, age 73, is a widow. The application for her admission was made in 1877 by her only known relative, a niece, who stated that her aunt had come out of the workhouse 2 years ago, and that since then she had supported her. The relieving officer found the old woman apparently unable to walk. She was sent to the sick asylum in 1879 and in 1880, and subsequently in July 1881 to Bromley Workhouse. She returned to her niece for a time, but was readmitted in January 1882 and again in January 1884, since when she has only been out once, to attend the funeral of her niece's husband. This niece married a man named George Marker some time previous to 1837. In 1878 he applied for medicine for his wife. He said he had earned only 6s. in 3 weeks. In 1882 the man had medicine for himself, and

from that time there were recurrent applications, usually for the man. In 1887 the man was employed cleaning pots at the "Crown," and met with an accident through the exploding of a lamp, his ankles being cut and his feet burnt. He was sent to the sick asylum. Later this year he had medicine, and his wife had some in 1889. The Markers are a bad lot, and of their children one at least married -into a pauper connection and has had relief.

Old Age, Pauper Habits, Sickness.—Sarah Bagalley, age 67, has been a widow since 1871. She first applied to the Guardians in 1878, when she was living rent free in an alley, her sons supplying her with food. In 1881 she went to live with them. In 1883 she was admitted to Bromley, and has been in several times since, the last admission being in October 1888. In 1882 she obtained medical relief for her son John. He became worse and went into Bartholomew's Hospital, and two of his children were admitted to Bromley. Their father died in hospital in October 1882. He was in the Stevedore's Club, and his widow received £10. She married again, and her first husband's mother Sarah continued to live with her. Sarah's grandson John received medical relief in 1888.

Old Age, Sickness.—Obadiah Malone, age 65. This man came from Ireland. His wife made application for medicine on his behalf in 1878. In 1879 he was in the sick asylum for 9 months, and in 1880 he applied for admission to Bromley. His sons had been supporting him. After his admission his wife, who was helped by a nephew, had medical relief several times. Between 1880 and 1887 the man was out a good deal, and for months at a time, usually re-entering because he was ill. After his admission in 1887 he was a more regular inmate, his wife still applying through friends for medicines from time to time. She lived with a step-son. In July 1888 the relieving officer found her in a wretched condition, smoking a clay pipe in an evil-smelling and miserable room. She was sent to Bromley, but has been out twice since; was in the sick asylum for a time with an injured hand, and has since died. The man was in the sick asylum for pleurisy from May to July 1888.

Old Age, Easy-Going Habits, Sickness.—Henry Tudor, aged 70, applied for medicine for his wife in November 1879, saying he could not procure her medicines or necessaries. The relieving officer paid an unexpected visit. The people hurried the food which they were cooking out of the room, but could not remove the savour of cooking meat. Medical attendance was given till 1880, when the woman went to the sick asylum. She came out shortly, not having been very comfortable, and immediately applied again for medicines; applying also several times during 1880 and 1881. The man's work during this time was irregular. He was a blacksmith. Towards the end of 1881 he got into good work, and by March 1882 had paid off his back rent; the Charity Organisation Society helping him a little. In 1882 and early in 1883 medicines were again applied for and given, but the woman refused to go into the sick asylum. When the pair have money they live well, but this only happens at intervals. In February 1883 the man had medicine, and in April 1883 the woman entered the sick asylum, where she died in 1885. The man had medicine again in 1883 and once in 1884. There is then a break in his record till July 1886, when he stated that his landlord had seized his things for rent which he could not pay, and he was then admitted to Bromley, whence he occasionally goes out for a few days at a time, staying at a common lodging-house.

Age, Improvidence.—Alexander M'Kay, aged 68. This man first applied in 1883. He had been ill and wanted medicine. He had been employed by Mr. Bateson as a carman for 11 or 12 years at 21s. or 22s. a week. He had belonged to the "Ancient Britons" for 28 years, but they had broken up 2 years before his application. He had saved nothing. His wife earned 4s. or 5s. a week by machining. Her son lived with her and gave her 11s. a week for his keep. They occupied two rooms. Medical relief was given, and the relieving officer visited and found the rooms clean and comfortable, the wife at work at her machine. The relieving officer saw the man's master, who did not consider him entitled to relief, and said that he was in constant work at 23s. a week. The "Firm" club

guaranteed 10s. a week in case of sickness, but the man had refused to join and pay the subscription of 6d. a week. The master said that he had given him 10s. on the very day of his application to the relieving officer. The man did not attend the board, but in April applied for more medicine. He did not apply again till September 1888, when he desired to be admitted, having suffered from rheumatism and done no more than 2 months' work in the course of the past year. His wife still had her machine. The relieving officer found that they lived in one room, very clean and comfortable. The landlady spoke highly of man and wife.

The man was admitted to Bromley, and subsequently transferred to the sick asylum. There are two sons, both labourers, the eldest, who has regular work with Mr. Bateson at 21s. or 22s. a week, is married and has one child; the younger one, who is 28, earns 15s. or 16s. a week at some oil mills and lives at home unmarried. There is also a daughter, married to Mr. David Sand, a lighterman. They have three children, and she works as a machinist.

Emily Sand, sister-in-law of David Sand, is on our list, having been deserted by her husband. She was a great drunkard, and sold and pawned his property and clothes for drink. She was mixed up with a lot of drinking women and was out with them continually. On her asking for relief Sand came and said that his wife took to drink 4 years before. He had tried her in every way; she promised to do better, but it was no use, she gradually got worse. He was willing to allow her 10s. a week. He took her out of the workhouse. The wife's mother said later that they had made it up, but she did not know where they were.

Old Age, Improvidence.—Bartholomew Leah and Margaret, his wife, aged 74 and 72 respectively. The man, a rigger, made application for relief in 1880. He stated that he had not been to sea for 14 years, but had worked on shore. He had had no work for 5 weeks, but expected some in a fortnight. He said he had had good work and good places, but never saved money. It went as it came.

The relieving officer visited, and found him and his wife in a top room, very clean and comfortable. Relief was not given, but the Charity Organisation Society assisted. In 1883 he applied again, and said that he had had no work for 3 weeks, and that he and his wife had lived by pawning their things. They were both determined to enter the house, and have been chargeable ever since either at Bromley or the sick asylum.

Old Age, Temper.—Alfred Turner, 87 years old. This man worked for 40 years in the timber department of the docks, and bore a good character as a hard-working man. As a young man he had been master of a vessel. At the time of his application for relief in 1876, he stated that his wife had been working for 20 years as a monthly nurse. Out-relief was given, first 4s., then 5s. 6d., and finally, in 1879, 7s. 6d. a week. His ways and language were most violent, and complained of both at the docks and by his landlady, who gave him notice to quit because he was abusive. In June 1880 the relieving officer was sent for to stop a dispute in which the old fellow was engaged, and found him marching about with a poker in his hand. Both he and his wife drank, and, it was said she kept company with bad women. In September 1882 the man applied for admission for them both on the ground of feebleness, and they were taken in at Bromley. The wife died in 1886, and the old man has not been out since.

Age unprovided for.—William Charley, aged 64, had been a sailor, but when he applied in 1880 had not been to sea for 3 years. He had been for 10 months night watchman at Phoenix Common Lodging-House, at sixpence a night and a few perquisites. He had a bad hand and could not do his work. He was sent to Bromley. He applied again in December 1884, coming from the same common lodging-house. He had not worked for a week and was destitute. He was sent to Poplar. He came out again for a few days in May 1885, but with that exception has been chargeable since 1884. He is now a messenger at the Relief Office.

Another Case.—Mrs. Thompson applied in January 1880.

She is a widow, and was then 71 years old. Her husband had died in 1868, and she had had relief before his death and for a month afterwards, but had since then supported herself with the assistance of her son George. Her other son, Henry, had not helped her for nearly 3 years. George was a boot-closer, and she worked with him; just then they had no work, and she asked for out-relief. Henry was written to, and agreed to pay 2s. 6d. a week. This he discontinued in July, being himself out of work. He is an engineer. Henry's wife being appealed to, agreed to 1s. being paid, to be increased to 2s. 6d. when her husband gets work. The old woman has to fetch the money, and in September asked for the 2s. 6d., as he is then in work. Henry saw the relieving officer, and said he had only done 9 days' work since July. He said his mother was bad-tempered, and had imposed on all the charitable institutions in the neighbourhood. Even when her husband was alive she used to go out and beg. He, however, agreed to pay the 1s. a week through the relieving officer. There seems to have been a family feud. George married in October, and allows his mother 2s. a week, but she cannot live on 3s. a week, and enters the house. This is a case in which the duty of supporting an old mother clearly does not tend to pleasant relations.

Old Age. "In every Winter."—Mrs. Rock, born 1812, and a widow for many years, applied in January 1878, having no work (she was employed basket-weaving). She left in April, returning for a fortnight in May. She applied next in February 1880. She had been washing and charring, but could get no more work. She left again in March, and returned for the winter from September 1880 to February 1881; then went into the country for the summer, and returned to the house in October, staying in mostly till March 1882. She again wintered in the house from 12th October 1882 to 10th February 1883, and so each year till 1886, when, being 74 years of age, she finds herself too old for the summer outing, and spends her time between the house and the sick asylum.

Age, Infirmity, Widowhood.—Ann Jackson, aged 65, applied for admission in May 1887. Her husband, a ship's steward, had died 4 years before on a voyage. Her son, a letter sorter,

had died 2 years after him. She had tried to earn her living by needlework, but could not work now. She had been in Victoria Park Hospital 5 months, and at Mile End Infirmary for a year. The night before her application she had spent at a coffee-house. She was admitted to Bromley and transferred to the sick asylum, suffering from erysipelas. She was discharged in December 1887, but applied for re-admission a year later.

Old Age, Misfortune, and Lack of Relatives.—James Coach, age 71. This man's wife died in the sick asylum in 1874. He paid 1s. a day for her while there. He applied for admission to the workhouse in 1879, having had no work for 3 weeks, and no home. He had been turned out of a room and his furniture detained because he owed 2s. rent. His landlady called him a lazy old fellow, and said that her husband got him work, but that he would not get up to keep it. Another woman in the same street said that he was steady and hard-working. He was sent to Bromley, and since his admission has been several times in the sick asylum.

Old Age and Failing Strength.—John Scott, born in 1819, has been a widower since 1866. When he applied for admission to the workhouse in 1879 he said he had worked 23 years for one master, an oven-builder, and that he had been discharged 7 weeks before because he was too old. He had lived on his savings and by pawning his clothes. For the first 8 years with the oven-builder he had 18s., and then he was 15 years at 20s. In January 1879 his money was reduced to 14s., and it would seem that he was not worth that. He was married in 1845, and his only child died in infancy. After this application he seems to have gone back to the oven-building, as in 1881 he applied again, having been thrown out of his master's cart when the horse took fright at something. He was in hospital for 8 weeks, allowed 4s. or 5s. a week from the firm, but this had been stopped. The employer corroborated this, and said Scott could not do much work now, only about a third of what an ordinary labourer would do. He was willing and steady.

Old Age, Sickness.—Martha Strype, aged 88. This woman lived with her daughter, and had been in Bromley several

times before she applied for re-admission in May 1878. She has been out on different occasions since, staying with her daughter, and going hopping with her. Their room is a miserably small kitchen, barely furnished, and dirty. The daughter, who, as well as her mother, is a washer-woman, and a widow, now lives with a son. She had medical attendance twice in 1887. Martha Strype's son, Thomas, is married, and has a family of children, for whom medical relief was obtained in 1885. His eldest son, Ralph (born in 1871), applied for medical aid on his own account in December 1885, and again in May 1889. The father, Thomas, was ill for 2 years (1881-1883) with a bad leg.

Old Age. Willing, but past Work, and Savings exhausted

George Mason, born 1826, applied in 1886. He was a widower, and had no home. He was by trade a whitening moulder, but had been out of work 3 months through his employers giving up the lease of their premises. He had worked 20 years for them. The employers gave the man a good character in every respect. He cannot obtain work again because "younger men are wanted."

Joseph Sims and his wife, both born 1816, were admitted to Bromley Workhouse in 1887, and the woman died there in 1888. Sims was a twine-spinner, and when he first asked for medical assistance stated that he had earned 19s. the previous week, out of which he had to pay 5s. to the boy who turned the wheel. He and his wife were then living in a back room, rent 2s. The landlady said they were sober industrious people, and the neighbours confirm this. Previous to admission they had had to part with some of their furniture to pay for food; the landlady had taken some for rent, and their son the rest. This son is a dock labourer, and doubtless thought it best to save all he could out of the inevitable wreck. There are three other children—one a son, a cigar maker at New York, and two daughters married and settled in the country.

Bernard O'Neill and his wife are another example of sober

and industrious people past work. He was born 1814, and worked at the docks. She was 13 years younger than her husband, and did sack-making. In the season they would go hopping. The first application, March 1883, is as usual for medicine. The old man was ill. He had only done a few days' work since the autumn. Medical aid was given and continued, and the Roman Catholic clergy assisted the old couple. Their room was kept clean, and Mrs. O'Neill went on with her work, but it was slack. She used to make 8s. a week, but had dropped to 1s. 6d. Next year the old man was admitted to the sick asylum, and finally in 1886 both settled down in Bromley House. They have no relatives.

Mrs. Hart is another case. She is 68 and a widow, and had done canvas work. In 1882 she said she had done no work for 7 or 8 weeks, and had sold most of her furniture. She was then admitted to Bromley House, but came out the following August and went to live with her sister, Mrs. Harfield, who is 4 years older than herself, and engaged in the same work. The old women worked and lived together till 1884 (with an interval of a few months, when Mrs. Hart was in the house again). In 1884 Mrs. Hart injured herself carrying some canvas, and was found by the relieving officer lying on the floor apparently in great pain. She was sent to the sick asylum, and on coming out and being unable to work, took refuge at Bromley, where she has remained, except for one short visit to her sister. Mrs. Harfield fell ill in 1886, and application was made on her behalf. The relieving officer found her very ill, and several of the neighbours were with her. The place was clean and comfortable, and medical relief was given. Two years later Mrs. Harfield (then 71) applied, saying she was destitute and could not keep herself. She had no furniture and her landlady could not keep her any longer. Mrs. Hart had a son who used to work at the docks, but he lost his right leg and became chargeable in 1880. He is dead now. She has a married daughter who does not seem to help.

Martin Smith, born 1818, and his wife, born 1838, occupied a room (rent free) at the house of a cousin. This cousin kept a boot shop and Martin worked for him. The old man

applied for admission to the House in 1887, saying he had not worked for 2 months as he was getting too old. His wife could keep herself, being employed to take charge of the children of their cousin at the boot shop. He withdrew his application as he got a little work, but came again later. The cousin's wife said her husband could not trust the old man with any work, as he was too weak and old. The man was admitted and has been chargeable ever since.

Henry Worthington, age 68, a widower for 20 years, had worked as a tea-chest cooper at one wharf for 33 years, earning 25s. to 35s. a week for 8 or 9 months in the year. When he applied in 1887 he had not for 3 years been able to work owing to rheumatics. His savings (£73) were all gone, and his furniture sold. He belonged to no club. He has three sons, dock labourers, who say they cannot assist him, and three daughters, all married to labourers and having families of their own. All poor together.

Thomas Davis, born 1808, and a widower since 1881, applied in 1883 saying that he had been a sailor 50 years. For the last 10 years he had gone to sea only part of his time, doing shipkeeping at other times, and for 4 years he had not been to sea at all. The owners of some of the ships he had been accustomed to keep sent a present of £2, and offered to pay 1s. a week to the Guardians to give the old man tobacco. He had done no work for 16 months through sickness, caused by an accident, which had left him partially paralysed. He belonged to no club, but had saved £16, and this was now spent. He had very good characters from captain and mates. This old man had three sons, but two are at New York and the third is a sailor; and he has a daughter, but she is married and lives at a distance, so he has no one to look after him.

Catherine Dinmont, born in 1815, a single woman, was a domestic servant. She came up to London from the country in 1845, and has been servant with several families. She saved £20, but it had gone since she had not been able to keep in regular service. She was suffering from an internal complaint, and could not pay a doctor. She was admitted to Bromley House.

Mrs. Marston, born in 1816 and a widow since 1867, earned her living by washing, but had become helpless, and had been supported for some time by her daughter, the wife of a dock labourer with two children. The daughter applied for her mother's admission in 1885. She could not manage to keep her mother any longer. They had only one room, and she was expecting to be confined.

Another case is that of Robert Hamer, a widower, born in 1809, and by trade a carpenter. He lived with his daughter, Mrs. Room, a widow with two grown children. Mrs. Room and her daughter do shirtwork; the son, a young man of 20, is a clerk. The old man is quite disabled, and had done no work for 11 months. They applied for his admission to the house as they could not afford to keep him.

A similar case is that of Sarah Coward, a widow born 1797. This old woman formerly had out-relief, and had been at one time in Bromley House, but in 1882 she was living outside dependent on her daughter, Mrs. Drayton. She had no sons. Mrs. Drayton was a widow employed at bottle-washing, and supported her mother for some time. Mrs. Drayton's daughter, 26 years old, employed at some rope-works, lives at home, and there is a son who is a sailor. Both Mrs. Drayton and her daughter have had medical attendance, and the old lady was admitted to Bromley Workhouse, and afterwards transferred to the sick asylum.

James Bond, a widower, born 1804, applied for admission in 1877. He had come out of the house 5 months before, but had been unable to get sufficient work to keep himself. He was a bricklayer. His niece, Sarah Bond, had been keeping him, but could do so no longer. She herself needed some assistance in 1880. She is a dealer in catsmeat and firewood, and was so severely bitten 6 months before by her donkey that she had to have her arm cut off. She had to give up the wood chopping, and found she could not earn a living out of the catsmeat. She asks for medicine once and sometimes twice in each year up to 1888, and then said her earnings were only 4s. a week. She is described as rough, but steady and hard-working.

Such stories as these last might be multiplied indefinitely. Thus poverty overtakes old age, and in a large proportion of cases there is not a word to indicate any fault, while story follows story with pathetic recurrence well calculated to crush hope out of the hearts of those who do not read but themselves act these simple dramas of life.

CHAPTER III

CHARITY AT STEPNEY

THE CHARITY ORGANISATION SOCIETY

THERE has been a very close co-operation between the Guardians and the Charity Organisation Society, with whom many of the district clergy have also made common cause. Without this it would not have been possible to abolish out-relief. In January and June 1890, months chosen to represent summer and winter, the applications made to the Stepney Charity Organisation Society Committee were as stated below :

Nature of Application.	Number of Applicants.		Relief granted.	
	January.	June.	In January.	In June.
Letter for Hospital or Convalescent Home . . .	3	14	2	11
Surgical Appliance . . .	1	2	1	1
Help during Illness . . .	22	3	14	2
Help—Out of Work . . .	4	2	2	...
Pension	7	5	1	1
Loan	2	2	1	1
Temporary Aid, etc. . .	2	6	2	3
Letter of Recommendation . . .	1	1	1	...
Employment	—	1	...	1
	42	36	24	20
Not assisted			18	13
Applications withdrawn . . . .			...	3
			42	36

During 12 months ending September 1890, 541 applications were made, of which 40 were withdrawn, 224 refused, and 277 assisted.

The greater part of the funds disbursed by the committee goes in pensions. There were 70 pensioners on the books in January (9 men and 61 women) and 68 in June (8 men and 60 women), the amount paid weekly being between £13 and £14, or nearly 4s. a head on the average. The Tower Hamlets Pension Fund contributes £6 a week to this. The pensions given vary from 1s. to 12s., the latter sum being for an aged couple; but the amount paid by the society does not constitute the whole sum received by the pensioner. Assistance for deserving cases is first sought from all available sources and supplemented by the society.

With temporary cases the Society for the Relief of Distress assists to a considerable extent.

The stories of the 79 applicants, in January and June 1890, are summarised in the appendix, and the details of a few follow, illustrating the claims on charity through lack of work, sickness, widowhood, and old age.

Irregular work and sickness. Temporary help.—Martin Talbot, a painter, age 40, asked for assistance, having no prospect of work. His application was refused. He came again later, asking temporary assistance as he had the promise of work, and this being so he was given 10s. He has a wife and three little children. His wife is not able to work because her eyes are affected. She was given a dispensary letter. Talbot got work at 35s. a week, and a report 2 months later shows that the family were gradually recovering themselves. The wife's eyes were better. This man had received assistance in the winter of 1888-89, when he was ill and his wife confined at the same time. He has a good character, extending over 18 years,

and the irregularity of his work, coupled with sickness, stands as the cause of his poverty.

Loss of money and sickness. Assisted till well and at work.—Henry Birch, a man of 45, was sent to a convalescent home for 3 weeks when recovering from rheumatic fever. By trade a sugar boiler, he had worked at one refinery for 22 years, earning at the end 40s. a week, and had saved over £200; he then took a beer-house and lost it all. He bears an excellent character, and belongs to the Wesleyan community. On his return convalescent he received temporary assistance for a few weeks, and then found work at another sugar refinery. His wife had been a governess. They have no children.

Sickness and loss of work. Assisted till well and at work.—Joseph Keppel was a carman, aged 45, and had been obliged to give up a regular place 6 months before, owing to illness. He had done nothing for 4 weeks. He received 14s. a week from the "Foresters," but it was not enough to keep the family, especially as he needed nourishing diet, so he had had to pawn his things. He had a wife and four children, the eldest not 14. Keppel had been 10 years in the army, discharged in 1867, and has a good character. The home is reported clean and furniture sufficient. The committee allowed 5s. a week for 7 weeks, and sent him to a convalescent home. Later on some clothes were redeemed from pawn and other temporary help given. Subsequently he got better and found work as a casual hand at a wharf. Finally he obtained a situation as 'bus driver, and the committee paid for his license and provided him with a driving cape. They also paid towards expenses of removal to the district in which he has to live for his work.

Continued sickness. Help in convalescence.—Mr. and Mrs. Carter have lived in Stepney or Poplar for some years, and have suffered much from sickness. They applied for some help in 1881, and Carter was ill, off and on, for several years, and almost continuously

since 1887. In that year a situation was found for Mrs. Carter, her husband being at the time in the sick asylum. She gave it up because Carter, thinking he was well enough to work, came out. He is a labourer. She also is hard working and keeps her room very clean. They both have a great horror of parish assistance. At the end of 1889 Mrs. Carter was taken to the sick asylum in a deplorable state. She had been lying on the floor of a damp room, with only a petticoat under her, and was very ill. She remained in the asylum until June 1890, and then applied for an order for a convalescent home that she might get up her strength. The order was granted.

Accident, sickness, widowhood. Temporary help. — The Thompsons have been on the books of the Charity Organisation Society since 1885, when the husband, Henry Thompson, asked for help in finding light employment. He had been working for a firm of bottle merchants for 13 years, but was discharged when work was slack, about 9 months before the time of the application. He had broken a blood-vessel while carrying a case of bottles, and was only fit for lighter work. The firm gave him an excellent character, and, to help him, took on his wife at 10s. a week. The society also helped with money, and in 1887 sent one of the children, of whom there are five, to Margate for 2 months, providing the boy's outfit. At that time Mrs. Thompson was herself ill, and next year she went into the sick asylum. In 1890, when the last application was made, her husband had been dead 8 months, and the widow was suffering from an abscess, and likely to be in bed for 3 or 4 weeks. She asked for help during illness, and received an allowance till she went into the London Hospital. The two eldest children are at work earning 10s. a week between them, and the younger ones are at the parish school.

Widow. Improvidence of husband. Work found. — The case of Mrs. Barker first came before the Charity Organisa-

tion Society in 1886. Her husband, a traveller, was then living, but ill. He had done no work for 2 years, and inquiries showed that he had been improvident. He would earn good money, and then spend it in drink ; and he ill-treated his wife. He died shortly after this, and the society got the woman work as scrubber at an institution, earning 9s. a week. In 1888 her mental balance, never very strong, seems to have been disturbed, and it was feared she would have to go into an asylum. She was sent to a Home, but returned suddenly. One of her boys (she has three boys and a girl) got work at Bryant and May's, but the phosphorus affected him and he left. The loss of his wages reduced the family to great straits. None of the others are earning anything ; but the eldest boy is at Dr. Barnardo's, learning brushmaking, and the youngest is in the parish schools, so they are off their mother's hands. Mrs. Barker had pawned many of her things to live. The committee decline to give any money ; but try to get the boy a place.

Widow. Epileptic step-daughter. Assisted.—Mrs. Butlin's husband was chief officer of a steamer, and lost his life three or four years ago trying to save that of a sailor who had fallen overboard. He left his widow with three young children and an older girl by a former wife. This step-daughter has had epileptic fits since the news of her father's death was received. The fits were becoming less frequent, and Mrs. Butlin asked that she might be sent to a home. The girl was very weak, and much difficulty was experienced in finding one, as these institutions do not usually accept epileptics. A lady undertook to supply nourishing food, and finally the girl was placed in a convalescent home. Mrs. Butlin bears a good character, and gains her living by letting furnished lodgings, and doing washing, etc., for the lodgers.

Elderly woman. Pension.—Miss Hames was formerly a nursemaid, and then lady's maid, earning £12 to £14 per annum. About twenty years ago she went to a

hospital to learn nursing, and having obtained a certificate, went out as monthly nurse. The family are very respectable; her father, now dead, having been for a long time bedesman at a cathedral, retiring thence to an almshouse to end his days, and being succeeded as bedesman by his son. Miss Hames, when in a situation, used always to send 20s. a quarter to her mother, and supported the old lady entirely at last. Her mother died in 1866. There were four brothers and four sisters who grew up and married; but none are now living, consumption having carried them off. The last surviving brother died thirty years ago. Miss Hames herself bears an excellent character, but is now (at 63) past nursing, and for some time has lived on the bounty of her late employers, eked out by a little needlework. She suffers from weakness of the chest. She was first sent to a convalescent home, and on her return a pension of 4s. 6d. a week was given, afterwards raised to 5s. Her earnings are very small.

Old woman. Pension.—Miss Spink has always had bad health. She was a dressmaker, but had to give it up more than 20 years ago. She is now 70 years old. At one time she had as much as £150 in the bank. For 13 years she helped her father, who had an allowance of 4s. a week from the Shipwrights' Union. He died in 1869. She had had four brothers, all married, and all dead now. Her father was a class leader at Bethesda Chapel, and she too was a member, but had not gone since her circumstances had altered. Since giving up dressmaking she had done plain needlework, but was growing less able to do it. She suffers from a tumour on her left arm. Her employers speak well of her. Her room is clean and comfortable. A pension of 4s. 6d. was granted, but reduced to 3s. 6d., as other help was forthcoming.

Very old woman. Assistance while awaiting pension.—Mrs. Reid is a widow, and 80 years old. Her husband, who died in 1872, was a ship's carpenter, and since

his death she has supported herself by washing. She has been hoping to come into a pension on Carr's charity (15s. a month), and had meanwhile been living in Captain Carr's almshouses. She applied for a temporary pension, and was given 2s. 6d. a week. She had lost one eye, and was going blind, and had bad ankles. She bears a very good character, and has been in the district for many years, one ratepayer having known her for no less than 45 years. Application was made on her behalf for Bishop Andrews's gift. She has little furniture, but her room is neatly kept, and clean. In 1889 (she being still without Captain Carr's pension) application was made for additional temporary relief, and 3s. a week was granted ; but later this was stopped, as the committee thought she had other resources which she had concealed. She has had children and grandchildren, but she says they are now all dead.

Want of work. Refused assistance.—John Dugald, a man of 38, applied for help until he obtained work. He had fallen ill a month before this, and was then sent to a home at the seaside, with beneficial result. He used to work for his wife's father, but when that work fell off became a casual labourer in the dock wine vaults. He worked during the dockers' strike, and, being a "blackleg," had to quit when the strike was over. The dock foreman offered to take him on if he got a union ticket. Some one interested in the case gave the man clothes to replace his rags, paid his entrance fee to the Dockers' Union (2s. 9d.), and gave him a letter of recommendation. The man hoped to get on in a week. The Society declined to assist. The wife in this case does vest-work, earning 8s. or 9s. weekly. They have 4 small children. Dugald's parents had died in the Trinity Almshouses ; his father having been a captain in the merchant service.

Old widow. Charity exhausted by frequent applications.—Mrs. Jackson is a very persevering widow, who has made no

less than 19 applications to the Charity Organisation Society since January 1881. Usually she asks for help until she can get work, or for boots, or for loans of small amount, which she does not fail to repay. She used to go out nursing, but (being 69) this source of income has been gradually drying up. Every summer she goes to Cambridgeshire fruit picking, or into Kent hopping. She has a son of 35, married, with five children, who is too poor to help her, and there are two daughters who allow her 6d. and 9d. a week, but they also are poor, and the elder one has seven children. The case is warmly recommended by the clergyman, who became responsible for one loan. Latterly Mrs. Jackson has only had a little needlework to depend on during the winter, and the "fruiting" in the summer. As a pension case it is not admitted, and for temporary relief she comes too often. The last two applications have not been entertained. She is a woman who will miss nothing for want of asking.

Old widow. Pension refused.—Mrs. Perkins applied for a pension, but was refused on the ground of want of thrift. This woman's first husband, a coppersmith, died in 1874, and she then earned her living by nursing. The second husband was a lodge-keeper, and had 10s. a week and his cottage, besides a pension of £32 a year. When left a second time a widow she came to her son's house, where she lived 3 years doing odd jobs. She then went back into service, taking a cook's place, which she kept for 2 years, only leaving a few months ago on her master's death. She has since lived on her savings, and they are now exhausted. She has testimonials to character covering 30 years; the lady with whom she first took service 30 years ago as nurse commends her very highly. The woman, who is now 69 years old, keeps her room clean and tidy, but is not unwilling to ask for help.

Old woman. A "Poor Law case."—Old Mrs. Stimson has been asking for assistance ever since 1877. It has been usually refused, her case being thought one for

the "House." Nevertheless she has struggled on, and is now 75. She obtains some food from her daughters, and does needlework to pay the rent. Her room is reported very untidy, but her personal character is good; she is honest and hard working. She was given 2s. 6d. a week for a while, but is considered a "Poor Law case."

Old woman. Deserving of pension. Removed to her own parish.—William Marsden was a seaman, and sailed for 50 years, after which he lived at home with his wife, who earned money as a monthly nurse. When she fell ill, now 10 years ago, he went into the workhouse, and is there now, an old man of 75. Mrs. Marsden, who is the same age as her husband, recovered of her illness, but her earnings as nurse gradually dwindled, and at 75 she is too old for the work. This old couple have a married daughter and two sons, one of whom, a sailor, has not been heard of for 3 years. The daughter gives her mother 1s. 6d. a week, and the son offers 6d. The old woman could earn 1s., and needs a small pension in aid. She has a good character. The Stepney Committee decline to deal with this case because Mrs. Marsden is not chargeable to Stepney. Another society gave 5s. to enable the old woman to move into her own parish, where she would probably have out-relief.

PAROCHIAL CHARITY

As might be supposed where so much poverty exists, there is a good deal of giving in connection with churches and missions. In some cases the work is carefully arranged, in others no record is kept, nor any attempt made for combination with other organisations.

The relief given is usually of a temporary character—firing, nourishment during or after illness, or the services of a nurse. Money is seldom given; orders for goods

on a local tradesman being employed. The information obtained from some of the clergy may be taken as representative of the whole.

At St. Anne's, Limehouse, there is a relief committee, and a record of all cases is kept, from which, by the courtesy of the Rector, particulars have been obtained of the cases relieved during one year, from May 1888 to April 1889. There were 120 applications, of which, however, 25 were re-applications, so that actually 95 new cases were investigated. Of these 62 were married, 27 widowed, and 6 single people. The causes of distress are various, but sickness, or want of work, or a combination of these prevail. Surgical appliances are among the stated wants. Relief takes various forms, milk, meat, and small allowances, or loans, being the most frequent. In 29 cases, 9 of them being re-applications, no relief was given. Seven were out of work cases, which the Committee does not undertake to deal with, and 8 were referred to the relieving officer. The following are taken from the list as examples:

Name.	Age.	Conjugal Condition.	Occupation.	Applied For.	Relief Given.	Remarks.
Emma ——	72	W	Shirt-finisher	Help. Rent in arrear	10s. and smaller sums after	3 married sons. One daughter lives with her. C. O. S. has helped
John ——	55	M	Dock Labourer. Casual	Help in sickness	Four 1s. meat tickets and pint of milk daily for 14 days	2 children at work. Dod Street Mission has helped.
Joseph ——	57	M	Hammerman	Help in sickness	Refused	Wife does needlework; 7 children, 2 at work. Man ill 14 days with sciatica. Earns 4s. 6d. or 6s. a day when in work. Unthrifly. 6 children, eldest (16) cripple boy. Wife attends hospital. Man got work
George ——	38	M	Riveter	Help. Out of work. Wife sick	Son sent to hospital, 15s. granted 10s. granted	Have applied to C. O. S. for pension. Want help while inquiries are being made
Jane and Sarah ——	70 68	W W	... Formerly kept a private school	{ Temporary Help	2s. weekly towards pension	Son-in-law gives 6s. a week. Woman is very feeble. C. O. S. case
Ellen ——	Old	W	Milkman	Help in sickness	Paid club ar-rears 3 months	Wife and 2 young children. Club allows 16s. a week. Wages 21s.
Arthur ——	33	M	Engine-driver	Help for epileptic child	Referred to Relieving Officer 30s. granted	8 children, 2 at work. Man is out of work. Sent by C. O. S., who had raised £6
William ——	...	M	...	Help to emigrate	5s. granted	Blind. Goes into workhouse in winter
Frederick ——	24	S	Hawks-matches	Money to buy stock	5s. granted	7 children; 2 at work, 3 in homes, and 2 go to school.
Alfred ——	...	S	Charing	Help to buy pair of elastic stockings		Lives with her father
Annie ——	...	W				

At St. James's, Ratcliff, where the applications are dealt with by the Vicar, cases of sickness are generally relieved, tickets for meat, groceries, and milk, being distributed. In winter children's dinners are provided, and coals given. For the year ending September 1889, the expense of relief was £101, of which £72 represents the cost of 1100 tickets issued. Children's dinners the same year cost £42, of which £10 was contributed by the children. Details of one winter and one summer month are as follows:—In February 1890, 109 tickets were issued to 53 families, the cost being £7 : 5s.; in July 45 tickets were given to 26 families, representing relief to the amount of £3 : 7s.

In St. Paul's parish, Bow Common, all cases of sickness are visited and relieved if necessary. A trained nurse is employed. During 1888 the expenditure in relief was £108, in 1889 £141. During the winter a parish kitchen is opened, and for the winter 1889-90 cost £200, but the greater part of this sum was received back in payment for meals supplied.

At St. Peter's Mission, Limehouse, the relief given is similar to that at St. James's. During 12 months 274 persons were assisted, the number per month varying from 37 in December to 10 in August. The expenditure was about £40.

There are 8 other parishes as to which I am without any exact particulars.

Besides the relief given in connection with the Church of England, there is a considerable amount given by the dissenting bodies, of which the most active representative is the Wesleyan East End Mission. There are also some local charities, such as the Stepney Relief Society, which provides pensions of 5s. and 2s. 6d. a week for residents in Stepney; the Ratcliff Hope Benevolent Society, which

relieves residents during the winter months ; Captain Carr's charity, which gives pensions to 20 widows of seamen ; Geere's, Johnson's, Curtis's, and other charities.

Finally, in Stepney, are the headquarters of Dr. Barnardo's Institutions, with which we may include the East End Medical Mission in Shadwell. In his Report for 1889 Dr. Barnardo states that 4200 families were relieved in various forms, after being visited by his deaconesses, and at the Medical Mission 1800 patients were seen by the Doctor in 1889, and 200,000 prescriptions made up.

CHAPTER IV

ST. PANCRAS

EACH of the eight wards into which the parish of St. Pancras is divided has as many inhabitants as a large county Union, but altogether they do not cover the twentieth part of the acreage of such a Union as Ashby-de-la-Zouch, which will be described a few pages further on. The acreage is 2672, the population was 236,208 in 1881, and the first counting of the 1891 census gives 234,437. The rateable value in 1881 was £1,470,627, and in 1890 £1,556,980, whereas Ashby stands at £158,209 only.

Among the 234,000 persons living in St. Pancras not many are to be classed as wealthy. On the map which I have published elsewhere it can boast only about ten yellow streets. Some very poor districts it has of various shades of blue, but the great mass consists of red or pink, the colours which on that map denote a middle class.

The care of the poor under the Guardians is in the hands of nine relieving officers, the largest ward, with nearly half the acreage and 52,000 inhabitants, being shared by two men, and the other wards having each its officer. Out-relief is given, though not so freely as it used to be.

The present arrangement, by which each relieving officer takes the superintendence of a particular district for the administration of out-relief, and by which applications for relief are made at the relieving officer's private house instead of at one of the central stations (now reduced from four to two), came into operation in June 1883, and has resulted in much stricter administration. Out-relief in money, clothing, and food (including medical relief), which amounted to a weekly average of £623 in 1872, or £32,500 in the year, has been reduced to a weekly average of £128, or a total of £6656 in 1890.

Indoor cases are provided for in several district institutions. The workhouse itself, a large building in King's Road, provides room for the residence of a large number of paupers, and in 1890 was being enlarged. Meanwhile use was made of a building at Streatham (St. Anne's Home), as an overflow from the house. Young and old, able-bodied and infirm alike are accommodated in the house, and of them the sturdiest are selected for transference to Streatham, where they not unfrequently take their discharge, seemingly for the pleasure of a walk back to London, re-entering on arrival there. The infirmary is situated at Highgate. Imbeciles are in asylums at Leavesden, Caterham, and Darenth. At Leavesden, too, are the district schools, to which most of the children supported by the rates are sent, others being boarded out or sent to certified schools, and Roman Catholic children to orphanages at North Hyde and Walthamstow. Lunatics are sent to Colney Hatch, Hanwell, and Bantstead asylums.

The time of investigation was December 1889, and the numbers in receipt of relief as officially returned for week ending 21st December were as follows, and com-

pare very favourably with the numbers relieved ten years or twenty years ago.

	Work-house	St. Anne's Home, Streetham	Infirmary	Imbecile Asylum.	Lunatic Asylum.	Other Places.	Leavesden Schools,	Other Schools,	Boarded out.	Total. ¹
Indoor	1814	340	504	772	477	69	602	178	152	4908
Outdoor	{ 916 families, consisting of 1713 individuals, and 92 wayfarers were relieved. (This does not include cases which had medical orders only.)									

At St. Pancras, to those in receipt of relief on 1st January 1890, the names have been added of all others who received relief during any part of 1890, by noting down in alphabetical order the name and age of every person to whom relief was granted in each institution, and then striking off all except the first entry of any individual. Several persons appear and reappear more than thirty times, and in one case the record extends to forty-eight entries; in all there are 4000 readmissions. This multiplication of apparent numbers, though partly due to the system by which any transfer from one institution to another involves a fresh entry, reflects to a large extent the restless habits of many of the paupers, who obtain a species of liberty by claiming discharge and readmission as often or nearly as often as the law permits. The method of inquiry adopted will thus be found to throw some light upon the character as well as true volume of existing pauperism. The numbers that must be added to the total at the end of December 1890, to cover the pauperism of a whole year, are shown in the following table. Each institution is taken separately, and the overlapping allowed for:

¹ Seventy-five hospital (fever) cases omitted

ST. PANCRAS.—Number of Indoor Poor Relieved during Twelve Months ending 31st December 1890.

Institution and Class of Pauper.	On 1st January 1890.	Gross Number to add.	Net Number to add.	Total for Twelve Months.
Workhouse (able-bodied) . . .	2164	4425	2431	4595
St. Aune's Home (able-bodied)		2029	1197	1776
Infirmary	579	355	355	957
District schools	602	185	185	953
Asylums (imbecile)	768	160	160	633
Other asylums (insane) . . .	473	56	56	124
Hospitals, etc.	68	64	64	243
Certified schools	179	9	9	164
Children boarded out	155	33	33	102
Non-resident paupers	69			
	5057	7316	4490	9547

The division of the net number to add amongst the various overlapping institutions is somewhat arbitrary, but the total is correct, or nearly so.

The deaths which occurred amongst these people during the twelve months reduce their numbers by 841 in all, viz. 358 in the workhouse, 309 in the infirmary, and 174 in asylums. So that the total number of persons living on 31st December, who had obtained relief during the twelve months was 8706, or 3649 more than were counted on 1st January, being an addition of 70 per cent for the year as compared to the numbers counted on one day. The particulars obtained at the outset were not confined to those in the workhouse on 1st January, but included all relieved there during December, or 2188 persons, 101 of whom were discharged and re-entered during December.

They may be divided according to time of admission as follows :

- 631 were admitted before 1st January 1888.
- 520 " between 1st January 1888 and 1st June 1889 (seventeen months).
- 529 were admitted between 1st June 1889 and 1st December 1889 (six months).
- 609 were admitted during December.

2289

- 101¹ duplicates who were discharged and re-admitted in December.

2188

- actual number of persons relieved during December.

Of the 631, who may be called "old staggers," having been admitted two years before, I can say nothing more ; the cause of their poverty had passed out of recollection. Of the rest we learn something from the manner and date of their admission, as is shown in the subjoined table :

Manner of Admission.	Date of Admission.		Total.
	1st January 1888 to 31st May 1889.	1st June 1889 to 31st December 1889.	
By order of master	165	203	368
relieving officer	336	642	978
At the gate, from police courts, etc.	14	44	58
Born in workhouse	5	28	33
Children with parents or from school	...	120	120
	520	1037	1557

The 368 admitted by order of master, being usually

¹ These should be deducted mostly from the 609 December cases, but a few would be re-entries from the 529 cases of six months previous.

transferred from the infirmary or other institution, may most of them be added to the 631 "old staggers," making 999 in all of those whose story dates back beyond our ken—nor had we any information about those who were admitted at the gate, nor of those families whose children are here counted separately. The children from school are most of them entered and discharged the same day, their parents being outside. As to those unlucky enough to be born in the workhouse, nothing more need be said; they do not usually stay in, for we see that while 28 remain of those born in seven months, ending on the 31st December, only 5 remain of those born in seventeen months before.

It is, finally, to those admitted by the relieving officer that our detailed particulars appertain. They are divided as above into two parts by the summer of 1889. The line drawn is not so arbitrary as may at first sight appear. In June, July, and August, there is a very marked exodus of otherwise permanent paupers, who leave the workhouse for the fruit, pea, and hop-picking season, or take advantage of warmer weather to seek work or pleasure, or at any rate variety, outside. All who are able to get out for a while, and those who do not do so, may be counted for practical purposes as permanent paupers. Of such we have 336 to describe. The remaining 642, being those relieved in December who were admitted after 1st June, are really composed of four different classes. (1) Those whom the lapse of another year will prove to be permanent.¹ (2) Those who divide their lives pretty regularly between the workhouse and the world outside, coming in for the winter or when work fails. (3)

¹ Of the 1037 relieved in December who were admitted between 1st June and the end of the year (1138, less 101 duplicates), we know that

The regular "ins and outs," to whom we have already referred, and of whom we shall have more to say; and finally (4) Those whose relief is genuinely of a temporary character.

The figures given so far are all taken from the St. Pancras "creed" register, verified by reference to the admission and discharge book. The table of causes of pauperism which now follows is based on the answers given by the relieving officers to questions put as to the previous history of the inmates admitted by their order between 1st June 1888 and 31st December 1889. In some cases of those admitted long ago they were, as might well be supposed, unable to give any information. The information is often very meagre with regard to those who are admitted at once on account of illness, as the relieving officer will naturally dispense with the searching questions asked of those who seek admittance on the ground of destitution. On the whole, our knowledge does not go much beyond proximate causes. Subject to this necessary proviso, the table attempts to show the part played by drink, immorality, laziness, mental derangement, desertion, illness, and old age, in producing this mass of pauperism.

249 were redischarged in December, leaving 788 in the house on 1st January, and these took their discharges as follow:

In January	257	Brought forward	578
,, February	67	In September	3
,, March	95	,, October	7
,, April	54	,, November	13
,, May	44	,, December	3
,, June	30		
,, July	9		
,, August	22		
Carried forward	578		
			604
		Left in the house .	184
			788

From which it seems that of 1037 current cases, only about one-sixth remain continuously, and are still in the house after twelve months.

Causes of Pauperism—St. Pancras Workhouse.

Principal or Obvious Causes.	Permanent Paupers,	Current Cases,	Ins and Outs,	Total,			Per Cent.	Drunk.	Pauper Association.	Sick-Old Age.
				Number.	Per Cent.	Number.	Per Cent.	Male.	Female.	Total.
Drink	40	17.2	93	21.2	28	43.0	88	73	161	21.9
Immorality	8	3.5	36	8.2	7	10.8	1	59	51	6.9
Laziness	13	5.6	40	9.1	25	38.5	58	20	78	10.6
Pauper association and heredity	4	1.7	7	1.6	2	3.1	6	7	13	1.8
Incapacity, temper, etc.	5	2.2	11	2.5	2	3.1	6	12	18	2.4
Extravagance	3	1.3	..	..	..	..	2	1	3	0.4
Lack of work or trade misfortune	1	0.4	15	3.4	..	..	7	9	16	2.2
Accident	9	3.9	10	2.3	..	..	13	6	19	2.6
Death of husband	1	0.4	2	0.5	..	..	..	3	3	0.4
Desertion	7	3.0	11	2.5	..	..	1	17	18	2.4
Mental derangement	7	3.0	24	5.5	1	1.5	11	21	32	4.3
Sickness	44	19.0	108	24.6	..	..	90	62	152	20.7
Old age	90	38.8	82	18.6	..	..	46	126	172	23.4
Addition	232	100.0	439	100.0	65	100.0	329	497	736	100.0
Old cases	9	..	22	..	..	..	..	31	..	..
New comers, tramps, etc.	46	..	23	..	..	..	..	69	..	..
Children	5	..	62	..	..	..	..	67	..	..
No information	44	..	41	..	..	..	..	85	..	..
Total	336	..	577	..	65	..	..	978	..	..

Note.—Of the sick 29, and of the old 58, are marked as of known good character for industry, sobriety, or thrift.

In making any comparison with the Stepney figures, it must be remembered that while our information at Stepney covers the infirm and sick as well as the able-bodied, and all except quite a few old cases, the St. Pancras particulars are only for the workhouse itself, and omit 1000 of the older cases there as being "old staggers," about whom we could gather no information.

It will be seen that drink, sickness, and old age stand about on an equality both as principal and subsidiary causes, differing from the Stepney figures, in which drink is much less prominent. The part which drink plays amongst the more permanent paupers is less than amongst the current cases, and very much less than with the "ins and outs," of whom over 40 per cent stand with drink as the principal cause; and if we had particulars of the 1000 old cases, and of the 600 inmates of the infirmary, it is certain that the proportion of those with whom drink is particularly noticed would be much less than 20 per cent.

That the current cases should be more drunken and immoral than the permanent ones is so probable as to require little proof, and amongst them the "ins and outs" are naturally the worst. One-sixth of the number (see note, p. 90) may become permanent, others, after receiving help, do not recur, but a large proportion are regular customers, seeking shelter at least once a year.

Mental disease accounts for more amongst current cases than amongst the permanent, simply because such cases after a while pass into the imbecile or lunatic asylums; similarly, sickness bears a greater proportion as a cause of current than of permanent pauperism, because those who are ill pass on into the infirmary. Miscellaneous causes affect the permanent as much as the current cases, and old age adjusts the balance, accounting

as it seems for 38 per cent in the permanent as against 18 per cent in the current cases, and passing out of count altogether in the "ins and outs."

This class of "ins and outs" consists of those who, while spending most of their time in the workhouse, are in the habit of constantly revisiting their acquaintances outside. It does not include those who, under stress of want, are in the habit of occasionally revisiting the workhouse.

The inmates of any poorhouse are usually allowed a day out from time to time. This is at the pleasure of the Guardians; and those who receive permission may be seen in the streets in their workhouse dress. It is not this privilege, nor yet any abuse of it, that is enjoyed by the "ins and outs." They leave the workhouse simply because they have a right to do so when they please, and re-enter (very often on the same day) because the law allows it. Relief in the house is a right, and the house is no prison. There is, however, some check on this; a man cannot quite use the workhouse as a free shelter. He may discharge himself at any time on giving notice of his intention, but in accordance with the Act of 1871 the Guardians may direct that the discharge shall not be till twenty-four hours after notice has been given, and this period may be extended to forty-eight hours if the pauper has already discharged himself in the same calendar month, and to seventy-two hours if he has done so more than twice in the last two months. Of these curtailed privileges very extended use is made.

I have noted particularly the in and out movements in May and in December, and of the 65 members of this class who had relief some time in December, we find 30 who took their discharge at least twice in one or other month. Here they are:

Laura P.....	Age 27.	Admitted and discharged three times in each month.
Lucy C.....	,, 39.	Not relieved in May ; in and out five times in December.
Charles K....	,, 38.	Not relieved in May ; in and out three times in December.
Elizabeth I. .	,, 30.	Once in May and twice in December.
Maria P.	,, 72.	Five times in May and once in December.
Margaret S. .	,, 40.	Four times in May ; admitted three times and discharged twice in December
Ann B.	,, 52.	Not relieved in May ; three times in December.
Edward B....	,, 21.	Not relieved in May ; admitted three times and discharged twice in December.
Frederick B..	,, 18.	Not relieved in May ; four times in and out in December.

(These three are one family, Ann being the mother ; the boys have been chargeable in and out since they were 4 or 5 years old. The relatives are all a bad lot.)

Emily C. ...	Age 31.	Three times in May ; once in December.
Arthur F.....	,, 45.	Not in May ; four times in December.
John G.	,, 19.	Not in May ; three times in December.
George G. ...	,, 36.	Not in May ; three times in and twice out in December.
Edward H....	,, 49.	Not in May ; three times in and twice out in December.
Emily H. ...	,, 38.	Six times in May ; and six times in December.

(This woman's restlessness of habit was the precursor of insanity ; she is now in the asylum for lunatics.)

Jane H.	Age 49.	Three times in and out in May ; four times in and three out in December.
James H. ...	,, 52.	Not in May ; three times in and out in December.
Hannah I. ...	,, 41.	Not in May ; three times in and twice out in December.
Joanna M....	,, 34.	Not in May ; twice in and out in December.

Frederick P.	Age 21.	Not in May ; three times in and out in December
Edward R....	,, 51.	Not in May ; three times in and twice out in December
Caroline R.	,, 64.	Once in and out in May ; twice in and out in December.
William S....	,, 47.	Not in May ; four times in and three times out in December.
Isabella T....	,, 34.	Not in May ; five times in and four times out in December.
George T. ...	,, 29.	Not in May ; four times in and four times out in December.
William W.	,, 47.	Not in May ; four times in and three times out in December.
Robert W....	,, 53.	Not in May ; five times in and four times out in December.
Ellen C.....	,, 36.	Twice in and out in May ; three times in and twice out in December.
Ellen K.....	,, 23.	Not in May ; four times in and three times out in December.
John K.....	,, 40.	Not in May ; three times in and three times out in December.

It is hardly necessary to dwell in detail on the characters of these people. We have seen what are the evident causes of their condition ; of the whole 65, no less than 42 are connected with drink, 20 with immorality, 31 with laziness, 14 with heredity or pauper associations.

Out-Relief.—At St. Pancras I have so far considered indoor relief only, except that the number of out cases has been given for the week ending 21st December 1889, viz. 916 families (or cases) consisting of 1713 individuals.

For Ward VI., the poorest in the parish (and indeed in North London), I have the following particulars :— Relief here was given in December to 143 permanent and 66 temporary cases, and the whole number relieved for the year ending October 1890 was 165 permanent

and 456 temporary cases. It will be seen that the increase of numbers for the year is only 15 per cent in the permanent cases, but is sevenfold in the temporary ones.¹

The cost of the permanent relief for six months ending March 1890 was £523, or (assuming a similar amount for the second half year) £7 : 6 : 4 per case per annum on the average. The cost of temporary relief for the whole year was £201, or an average of 8s. 10d. a head.

Of the 143 permanent cases in December, there were :

Widows.	Widowers.	Single Women.	Single Men.	Married.	Total.
112	6	6	6	13	143

and their ages are given :

65 and upwards.	60-65.	55-60.	Under 55.	Total.
122	8	2	11	143

The average age of those over 65 was 75·2.

All those permanently assisted were of good character. Of the 11 under 55, 9 were blind, crippled, deformed, or epileptic, one had a husband in the lunatic asylum, and one was a widow with children.

Of the 66 temporary cases relieved in December 1889, there were :

Married.	Widows.	Widower.	Single.	Total.
50	13	1	2	66

¹ I do not know to what extent these cases overlap those in which indoor relief was given.

representing 95 adults and 263 children, or 358 persons in all. Of these 66 cases half were reported on favourably. Sickness¹ (including accidents) accounted for 18, old age for 8, and want of employment for 3; while crime on part of the husband, illness of children, mental derangement, widowhood and illness in a large family, account for 1 each. As to the remainder, want of work is the ostensible ground for relief in nearly every case, but drink is reported as the principal cause in 21 cases, or one-third of the whole. Laziness proved by shamming paralysis was given as the sole cause in one case. Early marriage sufficiently explained the difficulties of a carpenter aged 19, whose wife aged 18 had just been confined. One woman, living apart from her husband and ill, received an allowance, and the rest were cases of sickness of which, as they were new comers, the relieving officer knew little, except one, the circumstances of which were to some extent an instance of depauperisation. In this case the man, aged 48, was brought up in the workhouse, and five years ago married a woman who was also reared in the institution, and who had had two illegitimate children, both now grown up. One of these, a son, is still in and out of the workhouse, and the other, a daughter, has been lost sight of. For some time now this pair of married paupers have been getting along outside, and doing as well as could be expected with a little assistance.

TYPICAL INDOOR CASES

Drunkenness, mental derangement, and immorality of the type to be found in workhouses, offer no hopeful

¹ Sickness includes frequently the illness of children. The influenza may have had some effect in December 1889.

features, and there is a monotonous similarity in the stories of those who have fallen into pauperism from those causes. A few specimen cases are given of each:

A shoemaker. Single. Age 33. Lazy drunkard. On more than one occasion pretended to commit suicide. Frequently in insane wards when suffering from delirium tremens.

Widower. Age 71. Many years ago kept a first class hotel. Became absolutely destitute through drink.

Shoemaker. Age 70. Brought to ruin by drink. Could not work now; but said that he always drank when he got work. His wife earns her living outside.

Compositor. Age 47. Went mad through drink. Was editor and proprietor of a paper in an eastern county, and doing very well indeed. Had two sons who would have supported him if he would have kept from drink.

Cabinetmaker. Age 52. Widower. Might have done well. Workhouse committee some time ago lent him £2 from the Guardians' extra fund to get back his tools; he was drunk for four days after, and then went into the workhouse.

Married woman. Age 45. Drunkard. Husband a cab-driver, not much better. Went in with a son who was sent to one of the imbecile asylums. No occupation. Dirty habits.

Blind. Age 62. Inmate for some years. Whenever she takes her discharge she goes back drunk. She was tried with out-relief for a few weeks, but she drank so hard that she had to be sent back.

Deserted by husband. Age 54. Inmate for some years on and off. Whole family had been chargeable. Husband and wife both dissipated. Work had been found for the man by the Guardians, and he went drunk to the job at 10 o'clock.

Single Woman. Age 56. Father very respectable; left her some house property, which was sold for £400. While the money lasted she never was sober; she

came to the relieving officer to keep the last £20 for her. Of course he could not do this ; she drank it and then went in. Before her father's death she was living with him.

Ladies' capmaker. Age 29. Brought up respectably ; has had three illegitimate children ; intemperate. Had property. Her brother and his wife could no longer put up with her.

Single Woman. Age 24. Frightfully brought up. Has been in prison. Had two illegitimate children, both dead now. The whole family little better than animals. Her father had a very good berth, but was always drunk, and had lived with several women. She is a pleasant-faced girl, who might have done better with training. Not at all wanting in intellect. Goes into service occasionally, but it is not to people who would tend to elevate her.

Nearly all the women reduced to pauperism by immorality have led persistently immoral lives ; the homes and refuges being sufficiently numerous to provide for those who give any hope of improvement. Few women are marked as lazy in our tables, but this is chiefly due to the fact that in the case of women laziness leads first to immorality, and that lazy married women are supported by their husbands and children more readily than idle men by their wives and children.

Innate laziness is perhaps the fault which of all others should be cured by workhouse discipline. But the absolutely lazy people are those who find the workhouse the least irksome.

Single Man. Labourer. Age 38. Chargeable many years ; could get his own living, but too lazy to work ; nothing at all the matter with him.

Single Man. Labourer. Age 43. In and out for years. Simply laziness ; not a drunkard. Refuses to give information about himself.

1100 14

Youth. Age 17. Brought up from babyhood in Paddington parish school. When old enough, put out to work; too lazy to keep situations; for a short time was in the merchant service. When about sixteen made his way to St. Pancras, and after being chargeable there for nearly two years was found to belong to Paddington.

Youth. Age 18. His father was a labourer, a total abstainer, and a respectable hard-working man, who died some years ago. His mother was a chronic drunkard, and immediately after her husband's death the whole family had to go in. The boy has been prosecuted for throwing up situations. Refused to work except "when he liked."

Single Man. Shoemaker. Was out of work and then got lazy.

Single Man. Age 23. Brought up in schools. Has had many situations. Too lazy to keep them.

Single Man. Age 46. Brought up in the workhouse; has never got his living; lazy and drunken.

Single Man. Age 20. Brought up in parish schools. Many situations got for him. Too lazy to keep them.

On the Indoor List, it is only amongst the sick and the aged and the widowed that we find what are often called the "deserving poor." The particulars of those of whom the relieving officers spoke as sober and industrious (and their standard is not a very high one) are as much as need be given. Of many they could say nothing, notwithstanding that they have nearly all had from fifteen to twenty years' service in the district. Wherever there is anything favourable to be said for any of the aged applicants for relief, it is generally listened to by the Guardians with a view to granting out-relief. Those who have saved a small amount, and those whose relatives are willing to look after them if an allowance is made, are, if of fairly good character, granted out-relief, and it will be found therefore that those aged in the workhouse of good

character are persons whose circumstances are such as to make out-relief useless. Nor with the sick is pauperism always due to want of money or refusal of aid from charitable agencies. A large number of sick old people, especially men, are classed as drunken or insane. The proportion specially marked as sober and industrious is small.

There are more men than women amongst the sick, for it must be remembered that the illness of the man tends to render a family pecuniarily helpless far more quickly than that of the wife; and that therefore women will be nursed at home far more easily, and if of good character will rarely be sent to the infirmary except under special circumstances.

A shipping agent. Age 55. Had been suffering from paralysis for many years. Had been in a very good position. His wife was lying dying from cancer, which was the reason of his removal to the workhouse. He had brought up his children well, and they were doing the best they could for their parents. Two daughters earned 14s. a week at a west-end shop, and had to look well dressed; another was a lady's maid; a fourth was earning 3s. a week as a dressmaker's apprentice; a boy of 14 earned 6s. a week; and the youngest girl, twelve years old, looked after her mother. They only had two rooms, and it was not right for the man to be at home under the circumstances. He was so helpless that it would require two people to nurse him. He had subsisted for some years on what he had saved.

Old Woman. Age 90. Had outdoor relief for many years; friends and relatives very kind to her, but in consequence of severe illness she had to go in. A very respectable old lady.

Married Man. Age 70. Formerly a horsekeeper. His wife has 2s. 6d. out-relief. Admitted through paralysis.

Respectable old man. His wife, beyond the 2s. 6d. from the parish, earns her living by calling men up at about 4 o'clock in the morning. Husband used to do it.

Widower. Age 57. Stonebreaker. Was paralysed; wife then kept him. They had six children, and lived with a married daughter. When his wife died his son-in-law would not keep him. Always respectable; rarely the worse for drink.

Widower. Age 52. Has no children. Had no one to nurse him in illness.

Widower. Age 52. Lived with a married daughter who had a large family and could not look after him in his illness.

Married Man. Age 79. Went in through illness. Wife outside earning her living. Very decent old man.

Widower. Age 48. No children or friends to look after him when ill with bronchitis.

Postman. Age 35. Single. Unable to keep situations in consequence of epileptic fits.

Shoemaker. Age 69. Widower with no children; sent in with cancer.

Horsekeeper. Age 50. Asthmatical. Son is epileptic and in workhouse. Wife earns her living outside.

Widow. Age 85. Lived with her daughters, who were very sorry to have to let her go. They kept a lodging-house and could not look after her when she fell ill.

Married Woman. Age 62. Wife of a painter. They had no children, and the man could not keep her outside during her illness.

Single woman. Age 61. Chronic rheumatism; with no friends to look after her.

Married Woman. Age 22. Wife of a railway porter; had four children. Husband had been ill. Wife was admitted in consequence of severe illness and inability to get any one to look after her during his illness. Very respectable people.

Old Age

Twenty-four of the fifty-four noted as sober and industrious had no friends to look after them. Several of the others were widowed with married children willing to keep them so long as no nursing was required, but unable to give attention or houseroom during illness.

Painter. Age 72. Was paralysed. Had no sons; he and his wife lived with their daughter, who could not keep them longer. Wife went back to the daughter afterwards.

Plasterer. Age 76. Wife outside earning her living.

Cabinetmaker. Age 74. Had been living with a daughter, the wife of a labourer.

Theatrical armourer. Age 83. Very respectable, but he had an expensive family to bring up. Daughters married badly, and can only manage to support the mother.

Widow. Age 93. Her only son was a labourer with eight children who could not keep her longer.

Widow. Age 81. Very ill indeed. Her son was out of work; he had been very good to her.

Widow. Age 73. With a daughter, also a widow, who had two children to support and could not keep her mother.

Widow. Age 75. Had out-relief for many years. Admitted ill. Had one daughter, a widow with children; and another the wife of a labourer with a large family.

Widow. Age 85. Very respectable old lady. Had outdoor relief. Senile imbecility. Son pays for her maintenance.

ORGANISED CHARITY AT ST. PANCRAS

In order to give some idea of the character of the distress seeking and obtaining the semi-private, semi-public assist-

ance of organised charity, the analysis which follows has been made from the "case papers" of all those who were receiving help from the two district committees of the Charity Organisation Society at St. Pancras in December 1889.

This society aims at securing the co-operation of other societies for the relief of the poor, and attempts so to organise the distribution of alms from public and private sources as to make the assistance rendered of permanent benefit. Its success must therefore be measured by the extent to which it is able by its action to combine and focus the efforts of charitable individuals and societies. The committee aims at raising the money for relief in every special case from relatives and friends of the person needing assistance, or from those who may be supposed to have individual interest in the man or woman they are helping, and appeals to such societies for the relief of the poor as may be most fitted to grapple with the difficulties. The money, convalescent aid, etc. which is given through the society is but a part of the aid which is secured for the needy person by its means; and further, a large part of the funds which are administered by the society are obtained from the clergy and from charitable societies.

In December 1889 there were 39 persons receiving a weekly pension from the Charity Organisation Society in St. Pancras. The amount varies in the different cases. The pension being, in some instances, contributed entirely through the society, and in others being a supplement to weekly allowances made by friends and relatives in one way or another. The willingness of friends to help is an important factor in securing a pension, which is otherwise so difficult to raise that it is hardly possible to do so unless the would-be pensioner has some savings which may

form a nucleus. A list of the pensioners, with summarised account of their cases, is given in Appendix C, as is also a list of those assisted in the same month in other ways. The pensioners correspond to the permanent cases amongst paupers; the others, who receive temporary assistance, lasting it may be for months, or it may be only a week or two, correspond to the workhouse temporary cases. The assistance given frequently takes the form of outfits for service, surgical instruments, letters for hospitals and convalescent treatment, which is always for three weeks at least. A few selected stories will serve as illustrations:

- (1) M— and J— H— were first helped by the Charity Organisation Society in 1877. In February 1879 they applied again for help to pay their rent and get a remission of taxes. At that time M— was earning only 12s. as a machinist and dressmaker. They had both had to assist an imbecile brother for some time, and they themselves had been ill and were unable to earn enough to go on with their business in their present quarters. For a shop and three rooms they owed £27 and taxes. The taxes were remitted. Charity Organisation Society paid part of the rent to the landlord and helped the sisters to move. The younger sister became a confirmed invalid, and in 1883 the Charity Organisation Society raised a pension of 6s. a week, the elder sister being then 56 years of age, and the younger 49.
- (2) E— J—, single, a charwoman, age 73, earning 3s. 3d. a week, applied for assistance. Her brother, a single man, age 75, had been dependent on her for some time; he slept in her room, for which the rent due was 3s. 6d., and she slept at her sister's in the same street. A pension of 7s. was raised for her, and continued until her death in 1888, when a pension of 5s. was granted to her brother.

- (3) J—B— applied for help in 1881. He was then 40 years of age, a clerk out of work for nine months on account of failing eyesight. His wife earned 6s. by needlework, and his eldest child, age 14, earned 3s. 6d. There were five other children all under 10 years of age. They paid 7s. 6d. a week for two rooms. A pension of £1 a week was granted for one year. In 1883 the wife and daughter were earning 14s. together; a pension of 12s. 6d. was granted for some time. In 1887, the children growing old enough to help, the pension was reduced to 9s., in 1888 to 8s., and in 1889 to 7s.
- (4) M—A—G— applied in 1884 to be recommended for the Widow's Gift. Her husband had been a piano-forte maker, earning 35s. a week, and had belonged to the Hearts of Oak. She was 35 years of age and had six children under 13. The Widow's Gift was obtained. The eldest girl was taken by Mrs. G—'s sister; a child of 7 was taken by the husband's mother, Charity Organisation Society boarded out twins, 3 years old, under superintendence of a lady in communication with the committee; 9s. a week was raised for this, the amount being afterwards increased to 10s.
- (5) E—S—, a widow, age 60, an embroidress, earning 10s. in full work, and 6s. at the time of application, asked for employment as she could not earn enough to keep her daughter and grandson. The daughter was a charwoman, of weak intellect, with an illegitimate child, 9 years old, and only earned 1s. a week and food. Charity Organisation Society helped to get employment, and in the following year (1888) raised a pension of 6s. a week in addition to earnings.
- (6) E—F—, a French polisher, age 40, having been out of work for three months through illness, his wife applied for him to be sent to a convalescent home. His eldest son, age 21, was a plumber earning 18s.; a daughter, age 18, a dressmaker's apprentice, earned 5s.; another son, age 15, in his father's trade, earned

7s. 6d. ; there were two other children, 9 and 6 years old ; the wife earned 3s. by washing and charring. He had subscribed to his shop club. They occupied two rooms and paid 5s. 6d. rent. Charity Organisation Society sent him to a convalescent home for three weeks, and paid current rent during his absence. He obtained work ; being consumptive, he was told that his only chance of recovery was emigration to the Cape. Charity Organisation Society helped him to emigrate. Clothes were given to the daughter for her to go to a situation. In February 1889, one son being out of work, assistance was given for one month. At the end of April Mrs. F—— fractured her foot, and 3s. a week was given for one month. In November Mr. F—— wrote to them to join him, sending tickets (at a cost of £90), having been very successful. Mrs. F—— applied for outfit. Charity Organisation Society gave clothes, and the whole family sailed in February 1890.

- (7) H—— G——, aged 63, a bookbinder, who had lived at the same place for 20 years, applied in December 1889, saying that he found it difficult to get work on account of his age. He belonged to the Bookbinders' Society, but was in arrears. His wife was 60 years of age, liable to fits and unable to earn anything. One son and two daughters were married ; one daughter, age 22, with spinal disease lived at home and could earn nothing. He was highly spoken of by all his employers. Charity Organisation Society paid club arrears, and gave £1 to be administered for his benefit. When visited again three months after, he had obtained work, which seemed likely to continue.
- (8) A—— S——, a widow, age 27, with a baby 14 months old, applied for nourishment. She was a dressmaker, earning 14s. in full work, and had been ill for three months, her mother taking charge of her child. Charity Organisation Society gave temporary help, Church supplied nourishment, and Charity Organisation Society afterwards sent her to a convalescent home.

- (9) K—— S——, age 34, cabinetmaker, earning 30s. a week, member of Hearts of Oak and Trade Society, with four children under 8 years, applied for a poroplastic jacket for crippled child. Charity Organisation Society supplied the jacket ; the man afterwards repaid them the whole cost.
- (10) A—— D——, a widow, age 28, with three children applied. Her mother had gone into service and had handed over her laundry work to her. She asked the Charity Organisation Society to give her a small stove and a few irons, a tub, and the loan of a wringer. The application was granted.

The gravity of these cases and the substantial character of the assistance given are noteworthy. Temporary or less serious cases of distress are usually dealt with by the clergy, and the specimens which follow serve to show how in this way the Charity Organisation Society and Churches may supplement each other.

Particulars of a few Representative Cases of Poverty relieved from St. Michael's Church, May 1890.

Name.	Age.	Conjugal Condition.	Occupation.	Cause of Distress.	Relief given.	Remarks.
Bridget ——	70	W	Nil	Illness	5s.	Supported by her children.
Louisa ——	71	W	Nil	Illness	Groceries	Receives 2s. 9d. a week from her daughter.
Alice ——	37	M	Plumber's wife	Bankruptcy of employer; illness.	Groceries	Thrifty people.
William ——	76	M	Nil	Blindness and old age	Groceries	Has out-relief and help from Blind Society. Wife does sharing.
James ——	48	M	Rag and bone shop	Consumption	2s. in meat.	Has several children. Some help given in winter.
Eliza ——	16	S	Nil	Accident	Dinners, letter to Hospital letter.	
Dora ——	36	M	Wife of coal-porter	Illness of child	Letters for Con- vict's Home, clothes 4s. and 1s. Meat.	Earnings of husband 20s. C.O.S. gave letter to Conv. Home. Church paid fare.
Grace ——	51	S	Dressmaker	Illness of sister	Recommended to C.O.S.	C.O.S. gives pension.
Thomas ——	30	M	Labourer	Out of work	Food, several shillings, wine and brandy	Had run out of club. Two children.
Frances ——	65	W	Nil	Old age and accident	Bread and gro- cery. Children sent to Conv. Home 3s. worth of coal and grocery	Receives 2s. 6d. out-relief and small sum weekly from son and daughter.

Particulars of a few Representative Cases of Poverty relieved from St. John's, Fitzroy Square, May 1890.

Name.	Age.	Conjugal Condition.	Occupation.	Cause of Distress.	Relief given.	Remarks.
George ——	50	M	Tanner	Accident	Coal and grocery	Wife earns something. Earned 20s. when in work. Three children. One boy earns 7s. a week. Husband's earnings never more than 20s.
Nellie ——	42	M	Wife of seal engraver	Husband's illness	Coal ticket	Son pays her rent. Has 2s. 6d. from the parish. Lives with son.
Julia ——	75	W	Needlewoman	Old age	Grocery ticket	Five children. One earns 5s. Has 4s. from the parish.
Lucy ——	70	W	Nil	Old age	Grocery ticket	Two children. Husband earned 18s. at last place. Wife supports him.
Kate ——	35	W	Washerwoman	Widowhood and delicate health	Coal and grocery tickets	Has something from the parish.
Margaret ——	23	M	Wife of coal carman	Husband out of work	Grocery ticket	
Rufus ——	49	M	Nil. Was a coachman	Consumption.	Meat and grocery	
Maria ——	60	W	Nil	Old age	Meat and grocery	

[This chapter, and that which follows on Ashby, contain the results of an inquiry into town and country pauperism made for me by Miss C. E. Collet.]

CHAPTER V

PAUPERISM AT ASHBY-DE-LA-ZOUCH

THE Ashby-de-la-Zouch Union consists of 27 parishes, covering 53,000 acres, and contains a population of about 36,000 (33,534 in 1881, 36,368 in 1891). It is partly agricultural and partly mining in the character of its industry. The workhouse is situated near Ashby, and for purposes of administration the district is divided and put under the charge of two relieving officers, the one having his office at Ashby and the other at Measham, where they may be found on stated days and hours, the rest of their time being spent in visiting the different parishes under their care to consider applications for out-relief, and to give orders for admission to the workhouse.

The workhouse affords a striking contrast to that of St. Pancras, or perhaps any London Union, in the large amount of room it has to spare; and of those it accommodates, so few are able-bodied that there are hardly enough of them to do the necessary work of the House. The record of admissions since 1876 is in one volume, and this volume will suffice for several years to come at the same rate. The number of pauper inmates on 1st January 1889 was 122, or only about 1 in 300 of the population. On the other hand, out-relief is

very freely given, no less than 638 persons, or 1 in 57 of the population, being on the list for 1st January 1889, and of these the greater part were permanent paupers.

The proportions of pauperism and population at Ashby may be compared with those found at Stepney and St. Pancras, and with similar proportions for the whole country as follows :

Paupers (excluding the Insane and Vagrants) on January 1, 1891.

Parish.	Population 1891.	Indoor.		Outdoor.		Combined.	
		No.	Per cent of Popu- lation.	No.	Per cent of Popu- lation.	No.	Per cent of Popu- lation.
Stepney .	57,599	878	1.52	138	.24	1016	1.76
St. Pancras	234,437	3525	1.50	2142	.91	5667	2.41
Ashby . .	36,368	113	.31	560	1.54	673	1.85

The total number of persons receiving relief in any form during 1889 was as given below :

	Indoor.	Outdoor.	Lunatics.	Total.
On 1st January . . .	122	565	43	730
Others relieved during the year, less deaths . . .	102	351	6	459
	224	916	49	1189

showing an addition to the count on one day of 84 per cent indoor and of 62 per cent outdoor—together of 66 per cent.

During the last month of 1889, when this investigation was made, there were 125 persons relieved indoors, who had been admitted as follows :

76 for the first time before 1st January 1888

18 " " during 1888

31 " " " 1889

125

There were 2 who died in December, and 6 who both entered and left in the month, 2 of them being vagrants.

Of the 31 admitted for the first time in 1889, there were 9 children, 10 women, and 12 men. Of the children 3 had been deserted by their father, 3 came in through the extravagance of their mother, 1 because of a severe accident, and 2 were born in the workhouse. Of the 10 women, 4 were young unmarried women, admitted for their confinement, 1 was mentally deranged, 1 dying of cancer, and 3 were over seventy years of age. The tenth was the mother of the 3 children mentioned above. She had when only 14 married an old man of over 70, and in 5 years had spent everything he possessed. Of the 12 men 6 were tramps, all above 64 years of age; and of the remaining 6, 3 were above 75 years of age and friendless, 1 was insane, 1 was ill, and the last was deaf, dumb, and prematurely aged.

Of the 18 admitted during 1888, and still in the workhouse in December 1889, there were 9 children, 5 women, and 4 men. Two of the children were orphans, and the others came through the immorality of their parents, one being born in the house. Of the women, 2 were paupers through immorality, 1 in consequence of drink, and 2 because of mental derangement. Of the 4 men, 1 was a drunkard, 1 over 78 and imbecile, 1 over 80 with no one to look after him, while the fourth was the husband of the extravagant girl-wife described above.

I have not such full particulars of the 76 admitted before 1st January 1888, but enough was known by the

relieving officers of their history to provide materials for the following table, showing causes of pauperism for the whole 125 inmates. Only 3 of these were spoken of by the master or the relieving officers as having borne a distinctly good character outside the workhouse, although most of them were reported as behaving well in the house ; and of the old people in some cases nothing was known of their previous history. Of the 3 referred to, 1 was a single man of 37, who went into the infirmary with consumption ; the second was an old collier, who entered at the age of 73, and whose children would have supported him, but he preferred the workhouse, as he "could not stand the noise made by his grandchildren, and wanted peace and quiet." The third was 80 when first admitted, and had no friends to look after him ; he was reported as "very quiet in the workhouse, and grateful for anything done for him."

Causes of Pauperism at Ashby.

	Men.	Women.	Total.
ADULTS—			
Drink	14	2	16
Immorality . . . . .	...	11	11
Laziness			
Pauper association	7	3	10
Extravagance			
Temper			
Mental derangement	5	10	15
Sickness	6	4	10
Accident			
Old age	12	3	15
	—	—	—
	44	33	77
Tramps	5	3	8
Nothing known	3	...	3
	—	—	—
	52	36	88
CHILDREN—			
Drunken father	2		
Criminal father	7		
Immoral mother	4		
Illegitimate	11		
Extravagant mother	3		
Orphans	6		
Deserted	3		
Accident	1		
			87 ¹
			125

Permission to leave the workhouse without discharge is given at Ashby for longer periods than in London, doubtless because it is here less likely to be abused, and because friends live at a greater distance. The result is, that none of the inmates are entered as discharging themselves, and re-entering repeatedly every month. Three discharges in the year is the highest average. An example of this "in and out" class may be found in the history of Isaiah Heap, now dead. This old man, whose

¹ Of whom 9 were born in workhouse.

first date of admission is unknown, had discharged himself 39 times since 1876, he being then 62 years of age.

In the House.	He discharged himself in	And was readmitted	Between
10 months	1877	twice	May and December.
4 "	1878	5 "	July and November.
4 "	1879	4 "	March and December.
15 "	{ 1880	0 "	April and November.
	{ 1881	7 "	February and November.
	{ 1882	3 "	June and December.
7 "	{ 1883	4 "	February and October.
2 "	1884	twice	March and October.
5 "	1885	4 times	May and November.
7 "	1886	3 "	May and November.
6 "	1887	once	May and December.
6 "	1888	"	May and October.
5 "	1889	"	

"He was a lazy and drunken old fellow, who had sometime professed to be a shoemaker, but never would work. In the summer he travelled about with earthenware pots. He quoted Scripture by the yard, and would argue about it for hours. He maintained the theory that the sun went round the earth."

Another "in and out" was Peter Lake, admitted in 1878 at the age of 49, and described as "a thief and tramp, spending most of his time in gaol or in the workhouse." Between 1878 and 1889 he had been admitted 21 times, some of the intervals between his visits being spent in prison.

One of the most remarkable cases is that of a woman admitted in June 1879, and giving birth to an illegitimate child (her second) in July. She was discharged next month, but returned in April 1881, and in October had another child. She then remained in the house till May 1882, went out for a week, and stayed in till

September ; she then left and lived outside for 12 months, entered again, and again discharged herself in January 1885, but returned in February, and stayed in the house till the birth of her fourth illegitimate child in October. She was then in the house for a year, when she absented herself for a week, and in July 1887 her fifth child was born. Since then she has discharged herself twice in 1889, and twice in 1890, for about a week each time, but has not made any further additions to the population. In the workhouse, strange to say, this woman has shown herself a most capable and industrious woman and an excellent nurse.

There is a most decided aversion to entering the workhouse throughout this Union, but apparently no reluctance to accept out-relief, of which, as has been said, a good deal is given, though in small sums. The result is, that hardly any man or woman in the whole Union goes into the workhouse who is not either absolutely helpless or of such a notoriously bad character that they can expect little from charity. It is such as these also who find least objection to workhouse life, diversified by long stretches in summer time outside.

OUT-RELIEF

In statements of indoor pauperism, each person is considered individually ; parents and their children, husbands and their wives, are no longer considered as families when they enter the workhouse. It is the chief advantage, among many disadvantages connected with out-relief, that this is not so. Thus the outdoor poor are usually counted as so many "cases," consisting altogether of so many persons. The expression "case" serves for solitary individuals as well as for families.

At Ashby there were 338 "cases" of out-relief on the list in December 1889, consisting in all of 602 individuals. Thus—

Men	138	{	338 "Cases."
Women	200		
Wives	81	{	268 Dependants.
Children	187		
<hr/>			
Total	<u>606</u>		

The 338 cases may be again divided as under:

Old people over 65	212	{	338.
Widows with more than one child	43		
Special cases	83		

For the special cases we have the following explanation:

	Male.	Female.
Permanent disablement through illness, accident, or deformity	25	24
Temporary disablement	9	4
Mental derangement	2	11
Temporary want of employment . . . .	...	1
Orphans	4	3
	<hr/>	<hr/>
	40	43

Under the head of permanently disabled are included several women under 65, who are entered as suffering from "debility" only; and who would, perhaps, be most correctly described as elderly widows, who have never been accustomed to earn their living and are too old to begin. Assistance in the case of sickness is very freely given; for example, one of the men, "temporarily dis-

abled," in the above list was an unmarried man, who having a severe cold was relieved by the parish almost immediately. Medical advice and medicine, when nothing more is given, are not included in this analysis—such cases are omitted altogether. The relieving officers say that men and women apply to the doctor for the least thing.

Out-relief is given without particular regard to character, and attempts to classify in this respect were found to be futile. Some of the recipients had been in their younger days notoriously depraved. The maximum weekly allowance given to one person is 2s. 6d.; no inquiries are made as to the amount given to the pauper by charitable persons, "as that would paralyse the hand of mercy," and the factor of most importance in deciding the relieving officer upon offering the house is absolute helplessness. Moreover, the outdoor pauper, so long as he can do anything for himself, resolutely refuses to go into the house. Seventy of these outdoor paupers live entirely alone on the 2s. 6d. a week and what else they may receive from friendship or charity or a little work, doing their own house work and cooking. But their determination is much more comprehensible than that of some of the London poor, who prefer what seems the most wretched existence to living in the workhouse. The village paupers live in a social and comparatively leisured circle of old friends, or at least old acquaintances. They can come and go as they please, are subject to no one, and can rely on help from charitable people in their village or neighbourhood. They have a freedom and independence which is lost in the workhouse, and where so many old people receive out-relief there is no stigma attaching to it; as little as, or perhaps even less than, to any form of private charity.

The bad side to this lies not so much in the present as in the past of these old people, and is repeated in the present effect on the young of our day. Men will save to meet sickness and insure against death. Many of them in this district are in some friendly society or club, but old age is left to take its chance. It seems hopeless to save enough to live upon, and to qualify for out-relief one must be destitute.

CHAPTER VI

ON THE ENUMERATION OF PAUPERS

THE enumeration of paupers is not a simple matter. Not only do various forms of relief claim consideration, as well as the period or recurrence of relief, but "cases" need to be distinguished from "persons," and those who are directly assisted from those who benefit indirectly, as is the parent when a sick child is visited by the parish doctor.

The first question, however, to be decided is as to the total volume of existing pauperism, defined as the number who obtain relief during a year compared to those in receipt of relief on any one day.

In former times a return was made to the Local Government Board from each union, giving the total number of persons relieved from Lady-day to Michaelmas, and Michaelmas to Lady-day, in connection with the numbers actually receiving relief on 1st January and 1st July. For some years past these returns have not been demanded, and for many years earlier no use was made of them. There is a great possibility of error in such returns, as the strictest care is necessary to avoid a duplication of entries, which will have the effect of making the volume of pauperism appear much larger than it actually is; and we may assume that no use was

made of these figures because of the probability of error in them. In basing their returns solely on the number of those in receipt of relief at any one time, it must be admitted that the Local Government Board stands on firm ground. To go further than this without running into error involves many difficulties; but I venture to think that these difficulties can be overcome, and it is the more necessary that they should be faced, because for lack of reliable official data very misleading estimates have been made as to the total amount of pauperism indicated by the published figures.

It has been usual to say that the pauperism of the day must be multiplied three or three-and-a-half times to give the pauperism of the year. Mr. Mulhall, in his *Dictionary of Statistics*, comparing English with continental pauperism, says that the actual number on one day may be taken as one-third of the whole. He gives no authority, but may perhaps lean upon some figures published by Mr. Pashley when writing on pauperism and poor law. Mr. Pashley relied upon information not of a very complete or convincing character, privately obtained from certain Unions in 1815. Then again Mr. Dudley Baxter, writing on *The National Income*, gives the ratio of $3\frac{1}{2}$, and says he obtained the figures from which this ratio is deduced from Mr. Purdy, of the Statistical Department of the Local Government Board, the return applying to 1857, and being, Mr. Baxter says, the only one of the kind ever made.

On Mr. Baxter's authority a multiplier of $3\frac{1}{2}$ has been generally accepted, and has been used with confidence by Canon Blackley, Mr. Sidney Webb, and others, when discussing schemes of Poor Law reform or state pensions.

The full figures given by Mr. Baxter are as follows :

Paupers, indoor and outdoor, relieved during the half-year ending Michaelmas 1856	1,845,782
Paupers, indoor and outdoor, relieved only on 1st July	796,102
Paupers, indoor and outdoor, relieved during the half-year ending Lady-day 1857	1,934,286
Paupers, indoor and outdoor, relieved only on 1st January, estimated	800,000

Mr. Baxter adds together the two half-year's totals, and from the result (3,780,068) deducts a number (800,000) to represent those in receipt of relief on Michaelmas Day 1856, who may be supposed to be carried forward and so repeated in the second half-year's total. The total number then appears as 2,980,000, or fully three-and-a-half times 800,000.

This calculation would doubtless be true if the first half-year's total included no duplicate entries of the same pauper, and further, if no paupers received relief in the second half-year who had been relieved in the previous six months, but who were not amongst those actually in receipt of relief on Michaelmas Day. Neither supposition is tenable. No record of Mr. Purdy's inquiry exists at the Local Government Board, and Mr. Purdy himself is dead. We have only the frank admission on the part of Mr. Baxter that Mr. Purdy considered that a greater reduction ought to be made; but Mr. Baxter says, "I am unable to see how this can be," and merely notes the fact. It may be that Mr. Purdy doubted the perfect accuracy of the half-year's total, and he was probably aware that many of those relieved and discharged in the first six months might again receive relief in the second six months.

The figures, if they were in themselves correct, would show that the paupers counted for six months were, thirty-

five years ago, rather less than two-and-a-half times the number on one day. It is probable that this was then an exaggeration and would be still more so now.

This probability is borne out by the evidence of a parliamentary return, made in 1881 at the instance of Mr. J. R. Hollond, then member for Brighton, which seems to have been entirely overlooked and forgotten by those who have been content to quote and requote the figures used by Mr. Dudley Baxter. This return, which is signed by Mr. Purdy, as statistical secretary to the Local Government Board, gives the "number of persons relieved as paupers (exclusive of vagrants) during the half-year ended with Lady-day 1881 in each Union county of England," and may be compared with the return of the number in receipt of relief on the 1st January in that year. The comparison shows a total of 1,291,424 for the six months, against 803,303 on the single day, or an addition to the number on one day of 61 per cent.

The following table shows how the 61 per cent is distributed between indoor and outdoor relief (stating the lunatics separately as in a different category, and assuming that 6 per cent¹ is for them a sufficient percentage of addition).

	Counted 1st January.	Counted for 6 Months.	Percentage Addition.
Lunatics . . .	62,954	66,731	6 per cent.
Indoor Poor . . .	172,722	299,788	74 , , } 65½ per cent.
Outdoor Poor . . .	567,627	924,905	63 , , }
Total . . .	803,303	1,291,424	61 per cent.

The difference between the 61 per cent addition, according to Mr. Hollond's return of 1881, and the 134

¹ The actual percentage of increase at Stepney.

per cent according to Mr. Dudley Baxter's version of Mr. Purdy's figures in 1857, may be accounted for in three ways—

- (1) Error in the earlier count.
- (2) Difference in the time of year chosen for the "one day" return.
- (3) Changes in the character of pauperism since 1857.

(1) As to possible error in the earlier count, St. Pancras furnishes some evidence. Both at Stepney and at St. Pancras the officials have continued making up the half-year's figures in the old way, and by the kindness of the Guardians I have had access to the books in which the returns are preserved. A comparison of the figures in Mr. Hollond's return with the figures in these books shows at Stepney an exact agreement, but at St. Pancras, while the books show 24,048, the return gives 20,618 as the true number. At St. Pancras, I understand, no attempt was usually made to strike off duplicate entries due to the passing of paupers from institution to institution, if indeed re-entries in the same institution were allowed for, and thus the current figures involved an error (not repeated in the special enumeration) which had probably been characteristic of many of the returns on which Mr. Purdy must have based his figures in 1857, but on which it seems he did not entirely rely. At Stepney the workhouse system is more simple, and exceptional care has been taken to avoid any duplication, and thus the return made for Mr. Hollond contains exactly the same figures as appear in their own books, and may be accepted as correct.

- (2) The effect of a different time of year is very

evident. The number in receipt of relief on the 1st of January is at its largest, and consequently the addition to be made for others relieved in the 12 months will be at its smallest. Mr. Hollond's figures are compared with the 1st January. Mr. Dudley Baxter's are compared with those on the 1st of July. The difference between the numbers in January and in July is about 10 per cent. Allowing for this difference, if we take for Mr. Hollond's return the 1st July as the starting-point, in place of 61 per cent we get 79 per cent.

(3) There have been many changes since 1857. Outdoor relief has been less loosely given; the proportion of the old amongst paupers has undoubtedly increased; and an altered policy with regard to children and the sick may have assisted in making the character of pauperism generally more stable.

The difference is nevertheless so great between 61 per cent (or 79 per cent) and 134 per cent, and the question so important, that I am glad to know that a return to cover the 12 months ending Lady-day 1892 has been moved for, and will be made by the Local Government Board. Meanwhile, Mr. Hollond's return represents the latest and best official evidence on the subject.

But both these percentages refer to a 6 months' count, and give no positive information as to the numbers for a whole year. We have to add something, but it is difficult to say how much, and just as a good deal depends upon what day is chosen in arriving at the percentage of increase for 6 months, so the addition to be made for the second half-year will depend much on which 6 months have been counted first.

At Stepney, starting with those in receipt of relief at the end of April, and working backwards, we find that

we have to add on the whole 130 per cent to reach the 6 months' total for the winter half-year ending on Lady-day, and to the 6 months' total we have to add 29 per cent to give the year's total. At Ipswich, comparing those relieved on 1st January with the whole number relieved (also during the winter half-year) the addition is found to be 92 per cent, and to the 6 months' total 40 per cent must be added to give that for 12 months'.¹

The number of paupers for 6 months and 12 months compared are as follows :

	Counted on one day.	Counted for the Winter 6 months.	Counted for 12 months.
Stepney—	1087 (1st May)	2580 or 130 % addl.	3259 or 200 % addl.
Ipswich—	895 (1st Jan.)	1728 or 92 % addl.	2406 or 169 % addl.
	Average, 112 per cent.	Average, 185 per cent.	Average, 185 per cent.

If we may venture to apply a similar rate of progress to Mr. Hollond's 6 months' figures, we should have—number of paupers for all England—

	Counted on one day.	Counted for 6 months.	Counted for 12 months.
740,172 ² (1st Jan.)	1,224,698 ² or 65½ % addl.	1,689,557 or 108 % addl.	

I am able to compare this estimate with actual returns from Paddington and Ashby as well as Stepney and Ipswich, but in this comparison I have deducted the deaths that have occurred amongst those relieved; for it is evident that those who die during the year should not be included in an estimate of existing pauperism. I assume that the dead as well as the living are included in Mr. Hollond's return, and, guided by the facts at the

¹ Lunatics are excluded from these figures, but no deduction has been made for deaths.

² Lunatics deducted.

Unions I have examined, I adjust the figures by assuming a death-rate of 6 per cent. The table is arranged to show indoor and outdoor poor separately.

A Year's Pauperism, excluding Lunatics and Vagrants, and deducting those who died during the year.

Parish.	Year.	Indoor.			Outdoor and Medical.			Total.		
		No. on One Day.	No. for Twelve Months.	Per cent of In-crese.	No. on One Day.	No. for Twelve Months.	Per cent of In-crese.	No. on One Day.	No. for Twelve Months.	Per cent of In-crese.
Stepney .	1889	925	1905	106	162	1142	637	1087	3047	182
Paddington .	{ 1890 and 1891 (mean)	1083	2478	129	510	1888	270	1593	4366	180
Ashby-de-la-Zouch .	1889	122	224	84	565	916	62	687	1140	67
Ipswich .	1891	290	568	96	605	1737	187	895	2305	158
	2420	5175	114	1842	5683	209	4262	10,858	155	
All England (estimated) .	1881	172,722	353,212	114	567,450	1,089,072	97	740,172	1,442,284	101

This table shows in a very remarkable manner the more constant character of country as compared with city pauperism, especially as regards outdoor relief; and,

taking this into account, there is nothing improbable in the estimated figures here given for all England, which point to a probable addition of more than 100 per cent on the indoor, and rather less than 100 per cent on the outdoor, or on the average of about 100 per cent all round.

On the information which I had before me when I wrote the paper on this subject for the Royal Statistical Society last December, before seeing Mr. Hollond's 1881 return, I assumed that for indoor pauperism an addition of 85 per cent, including lunatics, or 106 per cent excluding them, might fairly be made; but that for outdoor pauperism double this rate would not be too much. This last assumption, though true of the Unions I had examined, and perhaps true of city pauperism generally, is plainly not true of country pauperism, and consequently the hypothetical figures I put forward at that time involved a considerable error. It now seems that if we take the whole country, the percentage to be added to obtain the annual figures for outdoor pauperism is actually less than that needed for indoor pauperism, and an analysis of Mr. Hollond's return shows conclusively that it is in the country districts, where out-relief is most freely given, that it is also most stable in character. In towns, and especially where out-relief is checked, there is usually a great development of medical or other forms of temporary assistance given to those in trouble; and as the people relieved in this way vary from month to month, the total numbers on the books are much swollen in the course of a year.

The revised estimate which I now put forward of 100 per cent to be added on the whole, indoor and out,—and probably rather more than this rate indoor and rather less than this rate outdoor—differs very widely

from the 3 or $3\frac{1}{2}$ times laid down by Mr. Mulhall and Mr. Baxter. It does not pretend to exactness, and should be used with some reserve pending the completion of the present official inquiry.

It is much to be wished, and it would seem quite possible, that the weekly and half-yearly returns of pauperism should be arranged so as to provide the requisite information in a systematic and continuous manner. I would suggest that the statistics should take the form of a running account from month to month, showing the number in receipt of each kind of relief on the first of every month, with the particulars of those who applied for and obtained relief during the month, these being divided into (*a*) those who had, and (*b*) those who had not been in receipt of any form of relief during the 12 months preceding their application. This form of return would then show the magnitude, and to some extent the character of the stream of pauperism, but would need to be supplemented by a half-yearly return, which should show in a similar manner the movement for the half-year, and the total number of paupers who had at any time within 12 months sought and obtained relief.

[Specimen forms on this plan are given in the Appendix.]

The Guardians ought to, and probably in nearly all cases do, know whether an applicant has had relief before within 12 months, and any systematic record of persons relieved would serve as the basis for such a return as the foregoing. This record, whether it took the shape of a journal with successive entries, or, what might be better, of numbered "case papers," could be so indexed as to avoid any duplicate enumeration. The general adoption of such a system would lead in many ways to valuable results.

Besides the amount of pauperism and its periodicity, books so kept would gradually accumulate evidence from which the most exact knowledge of the causes as well as character of pauperism might be obtained.

Finally, a better and more uniform system should lead to that better and more uniform administration which ought to be our first object in dealing with pauperism. Changes in the law may be desirable, but a careful administration of the law as it stands will always be the thing most needful.

The enumeration here attempted has been based so far on an annual view of pauperism, but for some purposes we need to go beyond any such hard and fast rule. The Stepney stories bring out clearly the extent to which, in towns at any rate, some who are very much pauperised in their character and surroundings may go without relief for several years together, and the same stories show how with old age there is a gradual settling down into permanent pauperism. If the count were made on a two years' basis we should find a good many more who have had parish relief than the 12 months' totals disclose. For Paddington we have the actual figures for the two years 1890 and 1891. The plan of numbered "case papers" was commenced there on the 1st January 1890, and having run on till the present time shows the true number of those relieved during the whole period. It is no less than 4324 indoor and 1530 outdoor, or more than three times the number of indoor and nearly eight times the number of outdoor poor, in receipt of relief in January 1890. Of all these we only count 2747 indoor and 914 outdoor as being paupers on 1st January 1892, but they are none of them very far removed from pauperism, and a third year, if tried in the same manner, would again add to the number.

Nor is it possible to draw any perfectly clear line at those who occasionally receive relief, as much depends on the method of administration. Where out-relief is freely given there may not be very many poor who do not come more or less, sooner or later, upon the rates. But where out-relief is withheld, and especially in towns, we find numbers of people struggling on, working a little, begging a little, helped by their friends or helped

by Church ; people who would be glad enough to accept relief if given outside, but who manage to keep ground somehow by these other means if out-relief is denied. So hardly do they do this, so nearly do they sail over the rocks, that in the year of our inquiry at Stepney burial was provided for 76 individuals of whom very few had received anything when alive, or at any rate during that year. Seventy-six such deaths must imply a very large population living on the same miserable terms, without having themselves provided for death, and without friends who care enough for them to bury them. Such people probably live in greater discomfort than those who frankly accept pauperism.

Besides paupers, as we count them, and occasional paupers, and those who refuse to become such, except on their own terms, there is a large class of the respectable poor who ask for nothing, but are nevertheless very poor. Out of their ranks painfully drop those whose best efforts fail to make headway against sickness or loss of work. We have been told to "consider the poor," and this class deserves our best consideration.

I do not claim for them, any more than for the would-be paupers, or the paupers themselves, any great degree of moral perfection. They may perhaps be a little better than the average of humanity, but they, like all of us, are nothing much to boast of morally, and are

far from wise. They quarrel with their bread and butter ; they throw away their chances ; they spend when they should save ; they most of them drink, and many of them get drunk ; they marry imprudently ; they spoil their children ; they buy finery ; they borrow money and lend it ; they trust their lodgers, and commit inconceivable follies of many kinds.

All these classes, as we shall see, contribute to the volume of old - age pauperism ; for in old age their stupidities, follies, and sins come home to roost, and were it not for neighbourly kindness, itself perhaps a folly, they would end their lives in the workhouse oftener than is even now the case.

CHAPTER VII

THE CAUSES OF PAUPERISM

THE account of pauperism at Stepney, and its causes, which is given in its most condensed form in the Table on p. 10, finds fuller expression in the Appendix, where each case is briefly given, and is illustrated by the selected stories told in the foregoing chapter.

I fear that the detailed stories are tedious in their reiteration of the same eternal round of wickedness, folly, and misery—misfortune, sorrow, and want; and the summaries are too much compressed to be readable at all. My reason for adopting so prolix a plan is, that I see no other way to guide my readers safely, and with open eyes, to any sound conclusion.

Our materials come principally from the written records kept at Stepney for thirteen years by Mr. John Jones and his coadjutors, which are more trustworthy and complete than the information given orally by the relieving officers at St. Pancras and Ashby could be.

At St. Pancras we have, beyond their numbers, no account of those who had been permanently in receipt of relief for at least two years, nor of some other “old staggers,” as to whom detailed knowledge had lapsed. It

is thus with current pauperism only that the St. Pancras figures deal.¹

At Stepney, however, we are able to analyse a complete section, embracing all who had relief in any shape during twelve months, and some idea may be formed of the whole mass of information contained in the records upon which we have drawn when it is considered that it is only a section which comes into view at all.

In the condensed table I have not included the cases of those who had out-relief. The administration of Stepney Union, practically excluding all out-relief except the visits of the doctor, and this "medical relief" being allowed very freely, is too peculiar for generalisation. Particulars of the sick families visited and assisted in this way are, however, given in the Appendix.

To pass now to the causes of pauperism. It is easy to exaggerate any one of them at the expense of the rest. Incapacity and mental disease might be stretched to cover almost all. Vice, drink, and laziness, themselves closely bound together, fill also a great place in connection with sickness and lack of work—or we may reverse this and show how sickness and lack of work, and the consequent want of proper food, end in demoralisation of all kinds, and especially in drink. It is said also that the chief cause of pauperism is to be found in our attempts to relieve it. With such subtleties I shall hardly attempt to deal. What I have done is to mark each story with letters to indicate the apparent causes or roots of the trouble suffered; large letters being used for what appeared to be

¹ It may, perhaps, be thought that this plan of investigation is best; that it is the stream and not the pool that we should analyse if we wish to study the causes of pauperism, and it has been already pointed out that this difference of method probably accounts for the large proportion of drink cases shown in the condensed table for St. Pancras.

the principal cause in each case, and small letters for those which seemed less important, which I classify as "contributory" as is explained in the Appendix. It is a very rough-and-ready method, and has the disadvantage as well as advantage of resting on no special inquiry. A special inquiry would be more searching, but would certainly be more open to suspicion of bias, and to errors due to methods of selection. It would, moreover, be almost impossible to give to a special inquiry so broad a numerical basis.

As a description of city pauperism, the picture provided by the Stepney stories, checked by those from St. Pancras, and supplemented by the examples that have been given from the books of the Charity Organisation Society, of those whose cases cannot be rightly or wisely dealt with under a strict administration of the Poor Law, is complete enough. In country districts things are different—how different the brief account given of Ashby Union plainly shows. Thus in what follows as to the causes and characteristics of pauperism, it is to city pauperism that I refer.

CRIME

Criminal conduct is not a first cause of pauperism of any great moment as regards the criminal himself. Criminals are usually men of energy, who can and do make their own living. It is their wives and still more their children who come upon the rates, either when the head of the house is in prison or because he finds it convenient to make a new home elsewhere. Crime of a brutal "Bill Sykes" type is, however, commonly accompanied by heavy drinking, and in our tables and stories it will be found that with those of this class who ask for

relief, drink stands as the leading or "big letter" cause at any rate for the criminal himself.

It is satisfactory to know that we are steadily reducing the amount of crime generally, and as a cause of pauperism it claims no special treatment except that which it now receives at the hand of the Prisoners' Aid Society and other similar undertakings.

VICE AND IMMORALITY

With regard to the consequences of vice and immorality, the sexes are not on an equality. Really vicious conduct is probably as ruinous to a man as to a woman, but simple immorality is not so.

The consequences of immorality are much more evident in the lives of women ; a man may be very immoral in his conduct without change in the outward seeming of a most respectable existence, but with women even in the rank of life where legal marriage is disregarded, this is not so. The result is that, when an appeal to the parish follows, we at once put our finger on the cause. A girl comes in to have her baby, or has lost her place ; her mother has turned her out ; or her home is at a distance, and all family ties are broken ; she is ill and must be treated in the sick asylum ; or, broken down by disease and increasing years, she finds a refuge in the workhouse. The obvious cause is there—plainly stamped ; but who shall say what part drink has played in these cases ? or laziness, or the love of finery, or heredity, or evil associates, or the wickedness of men ? The fact of pauperism is directly traceable to an act of immorality, which thus figures as a far more frequent cause of chargeability than more serious vice, and whenever it

shows itself, it requires present relief which cannot be withheld.

The checks to be applied can only be provided to a very limited extent by Poor Law organisation. Much, however, is done in many places to enlist the help of ladies in obtaining work for girls as soon as they are able to leave after a confinement, and to rouse their better feelings in favour of a regular and virtuous mode of life. It is, I believe, considered, by those who devote themselves to this work, that if the baby lives, its existence and the care which its helplessness demands exercises the most powerful influence for good that can be brought to bear upon the mother. This is quite apart from ordinary "rescue" work. In this direction again, the administration of the Poor Law is powerless. It must deal with disease, but otherwise can only hope by making relief unattractive to keep the vicious outside the workhouse walls.

DRINK

The extent to which pauperism may fairly be attributed to drink is very difficult to say. It would be easy to write down half the cases as coming under this category, as was done, no doubt with perfect good faith, by Mr. M^oDougall in Manchester. I am reminded of the Eastern story of the Kalif or Kady who, from his judgment-seat, would ask no question except "Who is she?" There was, he had discovered, a woman at the bottom of every trouble, and so, it may be held with drink and pauperism.

This view is, however, not scientific. A man loses his work in consequence of drink, falls into irregular work, is confirmed in irregular ways, and finally in destitution applies for relief. Nothing is more clear,

and in my tables he would certainly figure with a big D. But if a fellow-workman, who also drinks, does not lose his place, how does the argument stand? By the rules of scientific investigation drink is *not* the active cause; and we must seek another. We undoubtedly find it in the man's value as a workman. Or, to go back to the influence of women, we have two men equally ready to "lift their little finger"; the one has a wife who keeps him straight and the other one who cannot. The latter does not need to be a drunkard herself. She may even very likely never take drink, but she cannot supply moral fibre for her husband as well as herself. Scientifically, it is not the drink any more than the character of the marriage that is the cause of trouble here, if trouble ensues.

I have taken extreme cases, and in both should myself give drink as the cause; in the last as the sole cause, unless the lack of a helpful wife was known to show itself positively in a comfortless home. In the first I might perhaps have added incapacity as contributory, if the details bore it out.

These instances will serve to show how difficult it is to be sure about the correctness of any analysis of causes. As has already been said, no elaborate research or analysis has been attempted in this book. The stories have been taken as they were found; where drink appears to occupy the first place, it has its big "D"; and where it is mentioned, but in a secondary way, it has its little "d"; and if it is not mentioned at all, it is assumed (no doubt often erroneously) that as a cause of pauperism it has not been present.

Of drink in all its combinations, adding to every trouble, undermining every effort after good, destroying the home and cursing the young lives of the children, the stories tell enough. It does not stand as apparent

chief cause in as many cases as sickness or old age, but if it were not for drink, sickness and old age could be better met. Drink must therefore be accounted the most prolific of all the causes; and it is the least necessary. It is hardly too much to say that it is principally a matter of fashion. Amongst the upper classes the fashion of drinking has passed or is passing away. Amongst the middle classes it is accepted rather as a social necessity than as a desirable personal indulgence. Men meet and adjourn for a drink, to which one must treat the other, but which both would as soon, or perhaps rather, be without. Drinking to excess is no pleasure to any one. Amongst the poor, men drink on and on from a perverted pride. The whole thing is so baseless that it is conceivable it might very rapidly come to an end. The cure lies, I think, not so much in a total abstinence propaganda—though that is indirectly useful—as in the raising of the whole standard of life.

LAZINESS

Unwillingness to work is closely connected with self-indulgence in other ways, and there is no known cure except the pressure of "neither shall he eat." Men who never work when it can be avoided, if without property, usually drift into pauperism unless they have relations to sponge upon, or a wife ready to work for them. It is this extreme and most readily recognised form of laziness which usually appears as causing pauperism; but another form of the same trouble is to be found, especially in Stepney, with those who are unwilling to work regularly.

The irregularity of waterside work reacts on the character and habits of the men who do it and on their

circumstances, as it becomes the custom for their wives to "earn the rent" as a regular thing, and to feed themselves and their children when the man gets no work for a length of time. It may be necessity; a man may take all the work he can get and still work very irregularly; but there are others who are either constitutionally lazy or with whom the habit has become engrained, who do not care to work more than three or four days a week. Nor would more money come to the home if they earned it. If such men make more they drink more. Laziness of this type is an important cause of poverty, and hence of pauperism sooner or later, though it would hardly appear on our lists. Some of those who ask aid from lack of work belong to this category.

Something may be done to cure this evil in Stepney by making waterside work more regular, which I am persuaded is possible if the employers are satisfied, as they now seem to be, that an overstocked market of low-class labour is undesirable, and if the men, and their leaders, learn that their true interest coincides with a better industrial organisation of their labour.

PAUPER ASSOCIATION AND HEREDITY

The condition of things which so surrounds people, and especially the young, that they can hardly avoid falling into or remaining in the ranks of pauperism, shows itself very plainly in some of the stories which have been told. It is on this that the purists on administration of the Poor Law mainly rest their case in favour of reducing the volume of pauperism at any hazard; and it is their despair that the monster proves hydra-headed. They succeed at Stepney, for instance, in putting a stop to out-relief allowances. They offer the house, and

push the relations to make an effort; or working through the Charity Organisation Society, with the aid of the Tower Hamlets Pension Fund, they provide an adequate allowance for such old people as are deserving and "ought not to have to go into the house." In this way, as we have seen, they have almost done away with out-relief, and at the same time, the numbers indoor have not increased. But, while acting carefully and successfully in this direction, dependence on the parish crops out again in the visits of the doctor and his medicine, which by making many people familiar with the relieving officer, lay the foundation of much pauperism.

Of the next three causes on our list, viz., Mental Infirmitv, Temper, and Incapacity, it is unnecessary to say much. They are closely allied to and aggravated by poverty as well as aggravating it. So far as I know, they are inherent in human nature.

EARLY MARRIAGE AND LARGE FAMILY

Early marriage and large families as causes of distress are the despair of social reformers, involving, as they do the most complicated problems of individual and social morality. The feelings which prompt to them are so strong as usually to override fear for the future, however gloomy the outlook may be. Moreover, there is little immediate pressure. The poor marry early because when young they can best afford family expenses. It is the time when their poverty is at its lightest. This state of things is rather a characteristic of a low standard of life than its cause. So also with large families; while a labouring man is in full vigour he is not much weighed down by the maintenance of his children, and vigour lasts till the time comes when they one by one bring in

something to the common stock. The pinch comes with sickness and with widowhood. I have not sufficient evidence to show whether, as a rule, early marriages and large families hang together, but there are instances of it in the stories that have been told. On the whole, neither of these causes seems to have as much effect on pauperism or poverty as is sometimes supposed.

EXTRAVAGANCE

In our stories extravagance is usually connected with the fall from a middle-class position into poverty and want, and is often coupled with misfortune in trade and incapacity in the management of things and the handling of money. There is no ready cure for these evils. No help for it that some who cannot live and learn will live and rue. The burthen of their support might, however, better be borne by their friends than by the parish. If it must be by the parish, they cannot expect to receive better treatment than those receive who never have had any property to lose. Extravagance as proportioned to the means may be used to express any want of thrift. In this sense it is a general underlying cause. No race is so enterprising and energetic as ours, nor is any so extravagant. It is, perhaps, the fault appertaining to the quality.

DESERTION

Though appearing as first cause of want, when a man deserts his wife or a woman leaves her home, there is almost always another cause behind, and usually drink, immorality, or crime. The bad conduct may lie with the deserting husband or with the deserted wife in the

one case, or with either party when it is the woman who goes. Both might be the better for parting were it not for the children. They it is who suffer, their fate being so bad that to come into the pauper school must be an improvement.

DEATH OF HUSBAND OR FATHER

In Stepney, and wherever out-relief is refused, young widows do not usually come themselves upon the rates, except, perhaps, for a little temporary assistance. They are helped by being relieved of some of their children. Consequently it is to the stories of the children in the schools that we must turn, and what we find in East London is, that with a little assistance and a reduced family a widow manages in one way or another till the children grow up, or she perhaps marries again. For the children, and especially for those who have lost both parents, boarding out in country homes seems by far the most eligible plan so far as its extension is possible.

SICKNESS AND ACCIDENT

Accidents are very prevalent at Stepney, no doubt because of the dangerous character of the dock work. I do not know how bad accidents can be better treated than as hospital cases. Free surgery, supported by public subscription to which all classes contribute, and followed by carefully organised charitable care in convalescence, seems to me an unobjectionable method of dealing with unavoidable accidents. If the employer is liable, let him be made to pay. Maintenance in such cases for the family can best be provided (when the employer is not liable) by trades-union or other mutual

insurance clubs, whose first business it should be to protect their own interests by enforcing, when requisite, the liability of the employer, and by continually pointing out what risks are capable of mitigation in their joint interest. Slight accidents, such as an injured hand, enough to disable, but not serious enough for hospital treatment, should be the care of the club doctor, whose object will be to get his patient as soon as possible "off benefit" and at work again. All working men ought to protect themselves in this way through their own organisations. In no other way can it be done as well.

Accident and sickness should be considered according to the duration of the evil. Sickness varies: sometimes, without killing, it holds its grip with a tenacity as unrelenting as that of old age, into which it perhaps slowly merges, though sometimes it may pass away as completely as the results of an accident. Most frequently it is recurrent, and this the more so because the first treatment has been cut short at an incomplete cure, or because the conditions producing the illness recur. Where cure is possible, and illness only an incident, it may be met in two ways; by "sick pay" from the trade organisation or friendly society, and by efficient medical care, as out or in, patient, prolonged till the cure is effected. I do not think that the club doctor's attendance, or the obtaining of medicines from a provident or charitable dispensary, or private medical treatment in any form, can be made to cover the ground. Nor can the voluntary hospitals perform this service. We seem to me to need a provident but rate-aided system, and, as I shall later on explain more fully, I think this might be found in a modification of the present workhouse infirmaries or sick asylums.

The illnesses most frequent as causes of pauperism may be divided into three groups: (1) those connected

with unhealthy trades; usually lead-poisoning in some form, or an affection of the chest from breathing noxious dust; these are eminently curable if taken in time, but, of course, tend to recur. (2) Rheumatism connected with exposure to wet and cold and very often with drink; this, again, is curable, but the cure specially demands care in convalescence. (3) Diseases of the chest, bronchitis, and consumption. A tendency to bronchitis is rarely cured, but with care can be kept in check till age supervenes. As matrix of pauperism, consumption is far the worst. There is practically no cure, and case after case occurs which can only be described as protracted death. Care of the sick person, if poor, can only come from charity. Nor can he be blamed if, as bread-winner, he leaves a family unprovided for, considering that no society would willingly take such a risk as his life involves, whether it be for sick pay or for death.

At bottom the great difficulty in treating sickness and cases of serious accident amongst the poor arises from the fact that we are one flesh, and that illness is not a luxury. As great nicety of hand is needed to remove cataract from the eye of a poor woman as of a rich one, and her sight is more necessary for her existence. It is the same with a broken leg or rheumatic joints. If the poor are not to die, they must be returned to life ready for work, not with stiff arm or shortened leg or only fit to be wheeled about in a bath-chair. In a word, they need the *best* treatment, and it cannot be had cheap. With their other needs it is different. For health or comfort the poor may clothe themselves as well as the richest and never go beyond their means. None except the quite poor need be ill-fed; and as to house accommodation, that of the poor is often warmer and less liable to sanitary defect than that of the rich.

The solution of this difficulty would seem to lie in the common interest which attaches to good health, so that we should be justified in providing good treatment "for all sick persons" partly out of a common fund, as is even now attempted, but unsatisfactorily and incompletely done by the voluntary hospitals.

OLD AGE

I have now reached the last of the causes on my list, the one with which this book is chiefly concerned. Very many of the old are poor, but old age is not always responsible for their poverty. They were in most cases poor before they were old. Their lives have been the sport of all the other causes of poverty on our list. In many instances they have been paupers long before they were 65 or even 60; in others old age has been but the last straw, so that it would be straining the argument over far to say that because the workhouse had been avoided till old age came, therefore old age was the true cause of pauperism.

But, again, when we consider how many of the poor are old, we cannot escape the conclusion that poverty is essentially a trouble of old age. Proof is hardly necessary. No amount of investigation can tell us much more than everyday experience and common sense. Last in order on our list, it stands first in importance, and I have no doubt the figures given express a truth. Old age stands first, Sickness next, and then comes Drink.

There may be a sense in which this order should be reversed, because of the sequence in which they exert their influence. Those who are sick do not take to drink because of sickness, but sickness is apt to attack those who indulge too freely in drink. The old do not drink

as much as the young, but the habit is for them more ruinous, because their labour, apart from steadiness of behaviour, is of little value. So, too, old age would not be so bad but for the sickness which attends and is merged in it, and of which the seeds were sown in the years of active life.

But when all is said, the fact remains that age falls heavily on the poor, and that the case of the aged poor demands special consideration.



PART II

THE ENDOWMENT OF OLD AGE



CHAPTER I

ON COLLECTIVE ACTION IN DEALING WITH THE CAUSES OF PAUPERISM

IN considering the causes of pauperism, a distinction may be drawn according to the methods in which collective action can be employed to affect them, or mitigate the suffering which results. For instance, drunkenness, immorality, and crime may be checked by legislation or increased supervision which decreases the facilities offered, or (in the case of crime) makes detection and punishment more likely ; but it is generally agreed that drunkards, prostitutes, and criminals ought to suffer, beyond such punishment as the law provides, all the natural consequences of their conduct, short of actually perishing from cold and hunger. Early marriages, and recklessness in the bringing of children into the world, as causes of pauperism are subject to no legal restriction or penalty, and in so far differ from drunkenness, immorality, and crime ; but neither do the troubles that ensue deserve or meet with much sympathy, and no attempt is made to divide the burthen by insurance.

It is quite otherwise with widowhood, loss of parents, accidents, sickness, and old age, and the reason is plain. Drunkenness and folly are evils capable of much contraction and indefinite expansion, and in dealing with

them we cannot dispense with the deterrent influences of the consequences they entail, or with safety mitigate these consequences to any great extent. On the other hand, sickness, old age, and death are inevitable, not to be avoided by any fear of penalty, nor liable to increase if the troubles they bring are softened. We are therefore free to mitigate these troubles in any way we may, and the approved method is to share them by some collective device, private or public.

Lack of work is inextricably intertwined with laziness, restlessness, temper, incapacity, and trade misfortune, and so occupies a middle place. It is not inevitable in the sense that old age and death are inevitable, and it is, like crime or folly, capable of indefinite extension if unwisely treated. In dealing with it we should be unwise not to avail ourselves of the bracing influences of natural penalties; without them laziness with some people would know no bounds, restlessness and temper would run riot, incapacity would become chronic, and the course of trade be one series of mishaps. Want of work is an evil which cannot be dealt with apart from these considerations, but cannot be dealt with by these considerations alone. It is generally thought best to leave it to the collective action of trades unions, though some are hopeful of meeting it by state or municipal action.

These are broad divisions, not to be pressed too far. In so far as poverty aggravates all these troubles they become closely linked together, and all find a cure to some degree in thrift. And so far as thrift is induced by fear of consequences, that fear will affect them all.

I do not propose to say anything now as to the relation of the State to drink, immorality, and crime. As to a collective cure for lack of work, we at least

know that ruin comes of dealing with it under the Poor Law, having abundant experiences in support of irresistible economic reasoning to teach us. No one will deny that this is so ; certainly not the socialists, who dig deeper than a rate in aid of wages to find their cure. With that cure, the entire organisation of industry under State management, by all for all, involving as it seems to me a new heaven as well as a new earth, I shall not here attempt to deal. It is only with regard to the inevitable troubles of sickness, old age, and death, for which it is admitted on all hands that collective provision of some kind is necessary, that I propose to consider to what extent, if at all, the action of the State is desirable.

When we speak of death it is to the widows and orphans who remain that we refer. Widowed cases are commonly very sad, and sometimes very hard. In parishes where out-relief is given such cases claim it, and where it is not given the children, or some of them, are usually taken into the parish schools, or are boarded out. It may be less harmful to take the children than to give out-relief, but it is a choice of evils, tending either way, it is to be feared, to the encouragement of recklessness and the perpetuation of pauperism. The greater the recklessness in the past, the more is relief needed by and given to the woman in the present. The greater the familiarity with the Poor Law, the more the certainty that it will be again and again appealed to. Children are apt pupils in the school of pauperism. The less the parish does in the way of such relief the better ; and above all it is necessary that whatever is done should be recognised as temporary, while the widow is urged and encouraged to make a livelihood for herself and her children, until they are old enough to assist. Of destitute orphans the Guardians have no choice but to take charge.

Boarding them out seems the most successful method, and falls in happily with the instincts of the people, who, with wonderful generosity, provide amongst themselves for many more fatherless children than ever come upon the rates. The results of death, especially in regard to widows, are dealt with collectively by insurance on the part of the bread-winner of the family. Provision in this way against death has become very general in recent years ; and I am told that the amounts insured with such companies as the Prudential tend continually to increase, showing that something beyond mere funeral expenses is thought of. Here we have a natural and active growth of thrift which it will be wise to leave alone, except in so far as its action can be facilitated, or its benefits made more secure. Beyond this there is the kindly action of co-workers, neighbours or friends, who often subscribe to help the widow to make a fresh start, in this doing only as they would be done by. Such help is manifestly more humane and less degrading than any State assistance.

I have bracketed sickness with old age and death as being, like them, inevitable. But it is not inevitable in quite the same sense ; and, when it comes, more or less may be made of it. It is this fact, culminating in what is called "*malingering*," which not only renders State action for the relief and support of the sick unmanageable, but makes it desirable that the societies which undertake its collective care should be small and strictly localised. This being so, and there being a vigorous spontaneous growth of such societies, it is clear, even more clear than with regard to death, that the interference of the State with its clumsy hand should be avoided so far as is possible.

The administration of the Poor Law as regards the sick involves many difficulties, and may easily work

mischief. Against medical relief, the visit of the parish doctor, and the providing of the medicine he may order, there seems at first sight little to be said. No one will become ill for the sake of the medicine, and every one who can afford it will prefer to be attended by "his own doctor." Nor is the cost great. But we have here the beginning of a slippery decline, too frequently leading to pauperisation, which otherwise might perhaps have been avoided. It is very dangerous for any one to become familiar with the relieving officers. On this account it is to be considered whether it might not be better that such assistance, when it must be given, should be provided in some other way.

Out-relief and the management of the sick are more particularly considered in another chapter. It is enough now to point out how simple comparatively would the problem of good administration be if the troubles of poverty could be relieved from the aggravation of old age.

Sickness we may hope to cure, the effects of death pass soon away, but age lingers and becomes more helpless year by year. This is why old age exercises so fatal an influence on pauperism, and justifies the question whether collective action cannot deal with the needs of old age in some better way than under the Poor Law.

CHAPTER II

ON THE AMOUNT OF OLD-AGE PAUPERISM AND ITS CHARACTER

OUR information as to the *amount* of old-age pauperism is singularly defective. Up to a year ago there were no particulars whatever in existence, and we now rely almost exclusively on what is known as "Mr. Burt's Return," which gives the number of old people, excluding lunatics and vagrants, in receipt of relief on the 1st August 1890, indoor and outdoor, male and female, by ages as under—

Ages.	Indoor.			Outdoor.			Combined Total.		
	M.	F.	Total.	M.	F.	Total.	M.	F.	Total.
80—	4,949	4,808	9,752	12,456	22,652	35,108	17,405	27,455	44,860
75—80	7,086	5,298	12,384	16,474	32,021	48,495	28,580	37,319	66,879
70—75	9,953	6,856	16,809	17,688	48,266	66,899	27,586	50,122	77,708
65—70	9,468	6,339	15,807	10,567	35,866	46,433	20,085	42,205	62,240
Total over 65	31,456	23,296	54,752	57,190	133,805	190,935	88,586	157,101	245,687
60—65	8,018	5,354	13,372	5,059	21,849	27,808	13,977	27,203	41,180
Total over 60	39,474	28,650	68,124	68,089	155,654	228,743	102,568	184,304	286,867

It is to be noted that the women are very much more numerous than the men, being on the whole as 176 to 100 over 65, and 195 to 100 from 60 to 65. But it is among the outdoor only that the excess occurs, as

indoor the men predominate. The disproportion outdoor is as 234 to 100 men over 65, and as 367 to 100 men from 60 to 65. The greater proportion of women below 65 seems to indicate that it is not till considerably later in life than with women that old age renders it necessary for men to obtain parish relief.

These are the numbers as returned on one day, and include those receiving "medical aid only."¹ Some possible doubt exists as to the correctness of this return because of the tendency to exaggerate age, especially as improved conditions of pauper life are usually meted out to those over 60. On this point we can only say that the return has undoubtedly been made in good faith, and that those who may claim more than their true age must at least be apparently "aged" or their claim would be questioned. It also appears that it is not at 60 but later, at and after 65, that the numbers become so large. The possibility of some error on this score should, however, be borne in mind. On the other hand, in the beginning of August, the tide of movable pauperism is nearly at low water mark,² and 1890 was a year of general prosperity.

We have seen (Part I. Chapter VI.) that for pauperism of all ages, excluding lunatics, it is probably necessary to double the number relieved on one day to arrive at the total number relieved in a year. But as people grow older they become more settled in their habits; and a larger and larger proportion of those who occasionally accept relief either enter the house to stay there or receive out-relief in a permanent form. The deduction

¹ I am informed that in some Unions no account was taken of those who were only on the doctor's list.

² At Ipswich the difference between the numbers in August and January was 3 per cent.

for the deaths occurring amongst those relieved during the year also chiefly affects the old. The result is that instead of doubling the number on one day we do not need to add more than from 30 to 50 per cent. This rate is considerably less than I estimated when addressing the Royal Statistical Society in December last. The estimate made at that time was admittedly supposititious ; that now put forward is based on actual count in five Unions, and though still open to question, as the basis is not broad enough for safety, is certainly nearer the truth. The following table gives the percentages for the five Unions, in which an actual enumeration has been made :—

Percentages to be added to the number of Paupers, as counted on one Day, to arrive at the Total numbers for a whole Year.

(Lunatics excluded and Deaths deducted.)

Union.	Indoor.		Outdoor (ordinary).		Medical.		Combined.	
	All ages.	Over 65.	All ages.	Over 65.	All ages.	Over 65.	All ages.	Over 65.
Stepney	Per cent. 106 129	Per cent. 37 23	Per cent. 32 65	Per cent. Nil. 11	Per cent. 657 1091	Per cent. 361 608	Per cent. 182 180	Per cent. 69 32
Paddington	96	32	93	23	1256	1860	158	53
Ipswich	No return. 45	No return. 23	No return. ,,	No return. 27 Nil.	No return. ,,	No return. 300	No return. ,,	38 12*
Bradfield	,	,						
Barton-upon-Irwell								

¹ Division of Stepney—Under 16, 42 per cent; 16 to 60, 308 per cent; 60 to 65, 60 per cent; 65 and upwards, 37 per cent=106 per cent.

² There was a heavy mortality amongst the old at Barton. If deaths are not deducted, the percentage for indoor becomes 53 per cent and for outdoor 14 per cent, or in all combined 31 per cent.

Guided by the actual percentages at the different ages shown by count at Stepney, we may perhaps assume that the total addition of 100 per cent would be allotted as under to the different ages :

Under 16	40 per cent
16 to 60	{ Indoor 286 % } 305 per cent
	Outdoor 310 % }
60 to 65	60 per cent
Over 65	40 per cent

Applying these percentages to the figures of pauperism on one day, we are able to construct the following table. As these figures do not pretend to accuracy, I treat indoor and outdoor alike, and do not attempt to distinguish between the sexes. It is, however, probable that the outdoor figures are rather over-stated, and we know that of those relieved outside the workhouse a very large proportion are women.

A Year's Pauperism, 1890-91 (excluding Lunatics and Vagrants).

	Indoor.				Outdoor.				Total.
	Under 16.	16—60.	60—65.	Over 65.	Under 16.	16—60.	60—65.	Over 65.	
No. of paupers on 1st July 1890 ¹	47,069	35,670	13,372	54,752	150,863	178,258	110,688	27,808	190,935
Estimated additions for 12 months	40%	286%	60%	40%	100%	40%	310%	60%	40% 100%
Total	65,896	137,782	21,395	76,653	301,726	249,561	154,015	44,494	267,309 1,015,378

Indoor and Outdoor (combined).

No. of paupers on 1st July, 1890	Under 16.			16—60.			60—65.			Over 65.			Total.
	Under 16.	16—60.	60—65.	Under 16.	16—60.	60—65.	Under 16.	16—60.	60—65.	Under 16.	16—60.	60—65.	
No. of paupers on 1st July, 1890	225,327	146,358	41,180	245,687	146,358	41,180	245,687	146,358	41,180	245,687	146,358	41,180	658,552
Estimated additions for 12 months	90,130	445,438	24,709	98,275	90,130	445,438	24,709	98,275	90,130	445,438	98,275	98,275	658,552
Total	315,457	591,796	65,889	343,962	591,796	65,889	343,962	591,796	65,889	343,962	591,796	591,796	1,317,104

¹ Divided by ages, according to Mr. Burt's return of August 1, 1890.

If, pending better information, this table may be taken to represent the facts, or a reasonable approximation to them, we can go a step further and show what proportion of our population at each age are to be accounted paupers.

	Population.	Paupers. ¹	Ratio to Population.
Under 16 .	11,144,021	315,457	2·8 per cent.
16-60 .	15,722,273	591,796	3·8 ,,
60-65 .	812,028	65,889	8·1 ,,
Over 65 .	1,322,696	343,962	25·9 ,,
Total .	29,001,018	1,317,104	4·5 per cent.

When the results of the promised inquiry are published by the Local Government Board we shall know what degree of error is shown by the figures given above. It may meanwhile be accepted as probable that the ratio of paupers to population, if on the average it is $4\frac{1}{2}$ per cent, will be for those from 16 to 60 (the naturally self-supporting years of life) less than 4 per cent, but that for those between 60 and 65 the rate will rise to about 8 per cent, while for those over 65 it is probably more than 25 per cent.

It is not possible to distinguish between the direct and indirect influence of old age on pauperism, for, as has been seen, age aggravates all the other causes; but, directly or indirectly, the effect of old age on pauperism is measured by the increase in percentage. To show this completely we should need to state the percentage at every age. Such a table would be very interesting: the percentage for little children would undoubtedly be

¹ Pauper lunatics excluded.

greater than for those over 13, and it may be that there would be fewest paupers at the ages from 16 to 20. From 20 onwards it may be supposed that every year would add to the number of those who fall victims to misfortune or folly, but during the active years of life the change would be slow. If of those over 65, 25 per cent are touched, while of those from 60 to 65 there are only 8 per cent, it might be that there are not over 4 per cent of paupers amongst those of 50 to 60. We may then say that about half of the pauperism from 60 to 65, and five-sixths of that from 65 upwards, must be accounted old-age pauperism.

As the rate rises with age, it follows that the proportion of pauper deaths will be higher still. Canon Blackley found, by an independent inquiry in twenty-six country parishes, that no less than 42 per cent of the old who died had had relief during the closing years of their lives. I cannot think that the average all over the country would be so high, but 30 per cent would not be an improbable estimate.

These figures, though not so serious as I had supposed a month or two ago, are yet startling and deplorable enough, and are not now likely to involve much if any over-statement. They may indeed be now under-stated.

It must be said that of those counted as receiving outdoor relief, and especially medical relief, there are many who are to a great extent self-supporting, or supported by their friends to the very last, and it is such as these partly who swell the list of names; but nevertheless the fact remains that a very large proportion of our old people do, as things now are, seek state aid.

The argument that pauperism is manufactured by bad administration of the law, and especially by the unchecked giving of out-relief, and that good administration

will gradually but surely suppress it, concerns both the character and volume of pauperism, and will be considered amongst the cures proposed. It regards pauperism as a fault, and doubtless all pauperism may be said to argue some fault on the part of the pauper. He might have gone less often to the public-house ; have been more industrious or less lazy ; with sufficient care he might have saved ; he might have made friends and kept them ; if his children had been well brought up they would have taken care of his old age, and so forth.

If we all had equal opportunities in every respect this view might be completely true, but things being as they are, it is not tenable. The popular sentiment which accounts as misfortune the lapse into pauperism of any who up to old age have kept clear of relief, is perhaps more just. Similarly, and with even more justice, it is felt that those who suffer under long-continued ill health, and so ultimately become paupers, are the victims of fate. Such of these invalids as survive must therefore be counted in old age with those who then for the first time ask relief, claiming sympathy and gentle treatment as paupers by misfortune.

This common and popular view is reflected in our present law and in its administration. Out-relief is granted to a certain extent to respectable but destitute aged people, and exceptional indulgence within the workhouse is dealt out to the infirm ; but neither plan is altogether satisfactory. A workhouse is at best a dreary residence. Decent old people who find refuge there cannot but be associated with very questionable companions. Whilst even if actual tyranny is avoided, it is difficult to prevent harsh callous treatment. By contrast out-relief has many advantages. It offers for those who, without being able to earn a living, are still able to clean

and cook for themselves, a far more desired and desirable existence. They can still remain members of the society to which they are accustomed, can still confer as well as receive neighbourly favours, mind a baby, sit up with the sick, chop firewood, or weed the garden. They are not cut off from the sympathies of daily existence, and their presence is often a valuable ingredient in the surrounding life. When the end comes, the presence of well-known faces, the sound of well-known voices, sooth and succour the last hours. The fact of the pauperism does not often intrude ; it is never alluded to.

These advantages, combined with its apparent cheapness as compared to cost of workhouse maintenance, have given the system a strong hold on public opinion. With all classes the giving of out-relief to the old is popular. But it has not the one saving virtue of indoor relief. If desirable, it is not deterrent, and it is only on the side of deterrence that our Poor Law encourages economic virtue. Here we have the weak place, and hence the demand for some pension system which, for most of the aged poor, shall take the place of either indoor or outdoor relief, and which, if it does not positively encourage thrift, shall at least not discourage it, by making the exhaustion of all savings a first qualification for aid, as is the case under the present law.

Old age fares hardly in our times. Life runs more intensely than it did, and the old tend to be thrown out. Not only does work on the whole go faster and require more perfect nerve, but it changes its character more frequently, and new men—young men—are needed to take hold of the new machines or new methods employed. The community gains by this, but the old suffer. They suffer beyond any measure of actual incapacity, for the fact that a man is old is often in itself enough to debar him from

obtaining work, and it is in vain he makes pretence by dyeing his hair or wearing false teeth.

Finally, it is held that those who have worked for a lifetime have a claim to something more than social charity, and however this argument may be regarded as to men, it has considerable force with respect to women, who have often spent lives of the most active and invaluable citizenship without ever having the smallest opportunity for saving. Their husbands give them from their wages the sum they think necessary for current expenses of the household, and expect a very full *quid pro quo* in solid comfort. Men often die leaving an elderly widow entirely destitute, or with little more than enough coming from some friendly society to defray her husband's funeral expenses ; and there may or may not be children able or willing to give their mother a home.

CHAPTER III

ON GOOD ADMINISTRATION AS A CURE OF PAUPERISM

THE objections raised by some of the highest authorities on Poor Law administration to all schemes of old age pensions are of two kinds. First, that they are unnecessary—old-age pauperism, as well as all other forms which the pauper monster takes, shrinking, it is said, into insignificance if rightly dealt with under the present law; secondly, that their results would be pernicious. The first argument and the facts upon which it is based will be best given before describing the proposed schemes, for if unnecessary they need not be considered at all.

The facts relied upon to prove the all-round good effect of careful administration, are specific as regards two particular country Unions, and general as showing broadly that similar results do follow everywhere in proportion to the approach made towards these perfect examples of what can be done. The general view takes rather the form of assertion than of proof, as the exponents of this view have so far contented themselves with contrasting the results at one end of the scale with the results at the other, and no systematic attempt has yet been made to compare administration and results throughout. But their view is generally supported by

Her Majesty's inspectors, who, seeing the whole field, have means of judging.

The two country Unions referred to are Bradfield in Berkshire, and Brixworth in Northamptonshire.¹

In each of these Unions the administration relied upon has been at work about 20 years, and in each has been subject to the overmastering influence of one man; at Bradfield, of Mr. Bland-Garland (whose recent death all must deeply regret), and at Brixworth of Mr. Albert Pell. The results, as shown in the published figures, are most remarkable. At Bradfield in 1871 the number of outdoor paupers was 999, and of indoor 259; in 1891 the numbers were respectively 26 and 110. At the same time the population had increased from 15,853 to 18,017, so that the number of paupers from being 1 in 13 fell to 1 in 132, and the rates from 13s. 8d. to 2s. 3d. per head of the population in the £ on the rateable value. The progress of this improvement is practically constant year by year.² At Brixworth in 1871 there were 1101 outdoor, and 104 indoor paupers, whereas in 1891 there were only 35 out, and 93 indoor. The proportion of paupers to population fell from 1 in 11 to 1 in 104, and the rates from 8s. 4½d. to 1s. 7¾d. per head of population.

It cannot be denied that these are marvellous results. How have they been attained?

Mainly, there can be no doubt, by a denial of out-relief, based on the view that, as a general rule, any who

¹ The results achieved at Stepney and St. George's-in-the-East are also specially quoted, and we have seen how great a reduction 20 years of careful administration has made in the former Union, but, perhaps because of the extreme and ingrained poverty of these districts, they leave something to be desired as examples.

² At both Bradfield and Brixworth there are still a few living pauper representatives of the old system. When these pass away there will be no permanent out-relief.

cannot by their own efforts or the assistance of relations or friends maintain themselves outside of the workhouse are better in it, combined with the belief, proved to be well grounded, that in these parishes at any rate there are very few who, if they have no alternative but to enter the house, do not manage in some way to find a maintenance for themselves.

In both Unions the action was gradual, in so far that while the cases of existing paupers were continually revised in view of possible change in their circumstances, it was to the new cases as they came before the Board that the new principles were strictly applied. In both Unions the harshness of action which might flow from the application of undeviating principle has been tempered by great personal kindness, untiring in its efforts, and ready with self-sacrifice to assist any case which ought not, but otherwise would have had to come into the house. And in both Unions, model administration of the Poor Law and carefully organised charity went hand in hand with the fostering of every agency likely to raise the standard of independent life among the people.

We have been speaking of the general results attained and the general methods pursued; but for our purpose we ought to distinguish between the able-bodied and not able-bodied, and to consider separately the cases of widows, of the sick, and of the old, and this is rather difficult.

As to the able-bodied, every one is now agreed, and (except so far as a loophole may be found in some different definition of "able-bodied,") they have no out-relief anywhere. As to widows, the custom at both Bradfield and Brixworth is to give no out-relief beyond perhaps a small allowance for a few weeks in friendless cases. After that the widow has to manage for herself; but in

both Unions the Guardians are willing to relieve her of some of her children, if she has several, taking them into the house, and sending them to school till old enough to find work. It is especially in connection with such cases as these that apparent harshness in the rule has been turned to good account by thoughtful and sustained effort to help the woman and her children into independence.

As to the sick, a similar policy has been pursued. If any destitute persons are too ill to be moved they are attended at their homes, but only on the understanding that when able they come into the house. Medical aid without other relief is seldom given, and its place is assumed by doctors' clubs, which have been called into active existence in both Unions to meet the need. In this way not many cases of sickness come upon the rates. As with the widows, whenever a friendless case occurs "which ought not to come into the house," or when the home ought not to be broken up, special pains are taken to find the money necessary from private sources (and successfully). Where there are relations or friends, these resources are drawn upon to the utmost; it being well understood that in no case will out-relief be given.

As to the old, there is, as we have already seen, a greater difficulty in the very nature of the case. Widows can learn to support themselves, or may marry again. Children grow up, become self-supporting, and can help their mother. The sick may get well, or they may die. If these cases become permanent, it is as they merge into those of old age. Both at Bradfield and at Brixworth, however, it is claimed that the troubles of age, as well as of widowhood and sickness, melt away before the application of the firm kindness which refuses out-relief.

As to this we have no means of comparing the number of aged paupers in these Unions now with what it was 20 years ago, and have to be content to compare the proportion found now in these Unions with the proportion found in Unions which have not reformed their administration, but continue to give out-relief freely. In these (according to Mr. Burt's returns) 1 in 50 is not an unusual proportion, whereas at Brixworth the proportion is 1 in 150, and at Bradfield 1 in 246, and some such change has doubtless been brought about in the number of aged paupers at these places.

In considering these results a question naturally occurs. Does poverty fly from the firm kindness of model administration? Do the poor leave such parishes as Brixworth and Bradfield, and repair to parishes where a looser administration prevails? Or does the amount of settlement still required by law prevent all chance of this? I am without evidence on this point. If such a thing did happen it might not touch the wisdom of the policy advocated, but it would leave a good deal to be desired. We cannot be sure that if the policy were applied everywhere it would be uniformly as successful as in these model parishes, and what we do know is that the Unions immediately surrounding them are on the whole what is called "badly administered," and apparently full of poverty.

The figures, comparing these model Unions with those which surround them, and with the whole country, are very interesting, and I give them on the next page:

TABLE A

Union.	Population 1891.	Paupers (Less Lunatics and Vagrants) on Jan. 1, 1891.				Paupers over 60—Aug. 1, 1891.		
		In.	Out.	Total.	Per Cent of Population.	In.	Out.	Total.
Northampton	79,315	261	1117	1378	1.8	120	527	647
Daventry	17,648	85	459	544	3.1	35	251	286
Brixworth	12,186	69	31	100	.8	47	34	81
Wellingboro'	43,651	129	595	724	1.7	62	275	337
Kettering	35,591	122	869	991	2.8	52	378	430
Market Harborough	16,311	100	477	577	3.5	32	258	290
Lutterworth	12,390	31	285	316	2.6	21	202	223
Rugby	27,486	97	642	739	2.7	35	272	307
Average of 8 unions	30,572	112	559	671	2.2	50	275	325
Average of 7 unions (excluding Brix- worth)	33,199	118	635	753	2.3	51	309	360

TABLE B

Union.	Population 1891.	Paupers (Less Lunatics and Vagrants) on Jan. 1, 1891.				Paupers over 60—Aug. 1, 1891.			
		In.	Out.	Total.	Per Cent of Population.	In.	Out.	Total.	Per Cent of Population.
Newbury	21,677	242	441	683	3.2	83	179	262	1.2
Wantage	16,544	87	499	586	3.5	30	199	229	1.4
Wallingford	14,706	127	158	285	1.9	45	23	68	.5
Henley	22,550	87	776	863	3.8	24	274	298	1.3
Bradfield	18,017	113	29	142	.8	46	27	73	.4
Reading	60,054	482	274	756	1.3	178	107	285	.5
Basingstoke	20,619	199	558	757	3.7	80	253	333	1.6
Average of 7 unions	24,881	191	391	582	2.33	69	162	221	.9
Average of 6 unions (excluding Brad- field).	26,025	204	451	655	2.5	74	172	246	.95
England & Wales	29,001,018	176,852	528,444	699,296	2.4	68,124	218,743	286,867	1.0

It will be seen from the table that whereas at Bradfield, the paupers are less than 1 per cent (.8) of the population, the percentage in four of the seven Unions that surround Bradfield is over 3 per cent (3·2, 3·5, 3·7, and 3·8 per cent). On two only of the six Unions does any effect, unless an adverse effect, appear to have been produced by the precept and example of Bradfield; and of these two, one is the prosperous town of Reading. The average for the seven Unions, that is including Bradfield, is 2·33 per cent; the average for the six Unions, excluding Bradfield, is 2·5 per cent; while the average for the whole of England and Wales is 2·4 per cent; nor does Brixworth show any better in respect to its general influence on pauperism. Like Bradfield, it has reduced its own pauperism to .8 per cent. Like Bradfield, two of the surrounding Unions are satisfactory—one being the very flourishing town of Northampton. Like Bradfield, all the other adjacent Unions have an excess of paupers, the worst of them exceeding 3 per cent. The average for the whole eight is 2·2 per cent; and for the seven, excluding Brixworth, 2·3 per cent—showing again no palpable influence on the volume of pauperism where influence might most be looked for—amongst the neighbours who for 20 years have known, and must continually have canvassed, the methods pursued; who see their own workhouses full while those of Bradfield and Brixworth are empty; and who, every quarter, face the fact that their own rates are five or six times as high.

The truth is, that for fifty years, at least, we have never been without some such example. It was Sir George Nicholl's reforms at Southwell which led directly to the Commission and Report of 1834, into which he breathed his spirit. Dr. Chalmers played the same part

in Glasgow, and I believe there have been other though less noted instances. Theory, precept, and example are alike perfect, and yet the teaching does not and has never spread. The Report of 1834 has indeed had a great effect on the law as well as on usage, and if the evils of the present state of things were seriously felt, an investigation of the same character, resulting in another such report, might lead to further improvement in usage as well as in law. Meanwhile, no really trustworthy advance is being made. If some Unions advance, others fall back, and Brixworth and Bradfield are no more safe from reaction in the future than Southwell after the withdrawal of Sir George Nicholl's influence, or Glasgow since the times of Dr. Chalmers.¹

¹ Dr. Chalmers's correspondence shows how bitterly he felt his isolation in this matter. The following almost piteous letter was written by him in 1841 to his friend Professor Duncan, who had suggested the objection that the system pursued at Glasgow had not been imitated elsewhere, and invited Chalmers to write a brief explanation on this point.

"I am much disappointed with your letter. I write not in jest, but in sad and solemn earnest. You grounded an objection to my system on the fact of its not being followed by others, which is to say, that after being satisfied with the scheme, when brought to the standard of reason and experience, as you profess in the present instance to have done, you will then refer to another standard—that is, the opinion of men blind and prejudiced; or, in other words, after it has made full proof of its own absolute soundness, it must be rejected because it happens to be surrounded by a number of dunderheads. . . .

"I have met with nothing that has made me so heartless and despairing since I read *Alison on Population*. If he, a literary man on the spot, with the thing before his eyes, and you a literary man at a distance, with the thing set in true description before you, can still shut your eyes, not to the reasons but to the facts of the case, pray where is my encouragement to writing any more about it, or for composing that address which you, with such glaring incongruity, recommend to me? I will write no more, and have had enough of vexation and annoyance in this weary struggle of a quarter of a century to make me cease from men and betake myself to some of those purer and higher regions of thought, where the provocations of all further controversy with hasty and superficial thinkers will not reach

The success attained is in each instance that which invariably attends the right rule of one man, entirely devoted to his work, to whatever department of human affairs it is applied. The results are always marvellous, and often, as again and again in model industrial communities, give rise to high hopes, but rarely outlast the peculiar combination of faculty and opportunity upon which they depend, and so lead to disappointment. The demand made on human nature is in every way too great. Too much is asked from the administrator, and too much also from the people, and from both the demand is of a contradictory character. The administrator needs to be at once kind and stern, and from the people is asked at the same time prudential regard for their own future and effacement of self in response to the claims of helpless relatives. Those who are most ready with help for others are probably by disposition least likely to save money for their own old age. The lavish may have the virtue of generosity, and the close-fisted that of prudence; but we cannot often expect to find all these qualities at once in any one person.¹ Yet if the perfect

me. I have no heart to speak and write the same things a thousand and one times. O that is wearisome, wearisome, wearisome!"

An extract from a letter written by Carlyle to Dr. Chalmers about the same time, puts the question, after the manner of Carlyle, "in a nutshell"—

"With a Chalmers in every British parish much might be possible! But, alas! what assurance is there that in any one British parish there will ever be another" (The Rev. Dr. W. Hanna's *Life of Chalmers*).

¹ A young girl of my acquaintance, earning 10s. a month in service, sent for some time 8s. a month to her poor and aged mother. On entering service she had been provided by the kindness of a lady with an outfit of clothes. She was laying by nothing for their renewal, reserving for her own use only 2s. a month of her earnings. No doubt her conduct would have met the hearty approval of an enlightened Board of Guardians in the Union inhabited by her mother, yet it was laying the foundations of possible future chargeability for herself.

administration of the Poor Law, which is advocated as a cure for pauperism, fails to bring about this combination, its efficacy in relieving the rates to-day may be only a cause of their being required to-morrow.

The poor look forward to the help of friends and neighbours, sons and daughters. It may be well that it should be so. It may be desirable that the feelings of mutual kindness and brotherly aid should prevail, as they so largely do, even to the overcoming of the thrifty instinct. But when we trust to the prevalence of such feelings for the present relief of the rates, it must be remembered that we do very much to encourage the prolongation and extension of recklessness among the poor.

If we are to reduce poor relief everywhere to the scale granted under the rule of Mr. Bland-Garland and Mr. Albert Pell, it can only be by first simplifying the problem with which the Guardians generally have to deal, and by then putting some pressure on them calculated to exercise a steady influence in the required direction. Both simplification and pressure, as I shall attempt to show, may be found in the endowment of old age, and the result should be the entire abolition of out-relief within measurable time.

Without such aid much advance in this direction seems to me not to be expected. The enforcement by law of a policy, the success of which depends on a concatenation of men and circumstances which no legislation could create, would be hopeless. This way there lies no road. But it may be urged upon those who advocate good administration as a cure, that with their task lightened the application of the principles of 1834 might soon be made general, uniform, and strict.

They however distrust such assurances, dreading those who bear the gifts. Writing against pensions, Mr. Loch

concludes by saying : "To establish an annuity system and not to prohibit outdoor relief to the able-bodied or perhaps to all but those who require medical out-relief, would be to foster a hybrid pauperism, in part maintained by the rates, in part by imperial and local taxes. But the advocates of pension schemes do not propose any such prohibition." This is not the case with me, for in advocating a complete system of pensions, I advocate also the abolition of out-relief. Again, Mr. Bland-Garland, writing on behalf of the Bradfield Guardians on the same subject and with the same object as Mr. Loch, says : "As regards the proposed scheme [which is that of the National Providence League], it is the Guardians' firm opinion that it would not accomplish its object of preventing pauperism, but would certainly, by its attempt to do so, largely augment the present pauperism, unless it were safeguarded by the entire prohibition of out-door relief," or by certain provisions which he details calculated to prevent the injurious effect otherwise to be anticipated. To this position I fully subscribe. No pension scheme which does not promise to result in the effective abolition of out-relief ought in my view to be considered.

CHAPTER IV

ON THE ENDOWMENT OF OLD AGE

THERE are a number of pension schemes at present before the public—three of which I shall discuss at length. It may be objected that these three are all alike in taking no account of either poverty or merit, and there are many who think it absurd to grant a pension, wholly or partly provided out of general funds, to the well-to-do, and no less wrong and an encouragement to evil to grant one to the undeserving.

The idea in the minds of those who think that poverty and desert should be the conditions of relief, tend rather to an elaboration of the Poor Law, which by classifying those who ask its aid and varying the awards, shall make them as often a mark of merit as a stigma of disgrace. I must confess that this, to me, appears an impossible ideal. I can imagine no court of inquiry that could be trusted. I believe that the selected poor who received pensions or were provided for in almshouses, to which only their poverty and their good conduct entitled them, would still be considered and consider themselves paupers, by whatever name they might be called. If to obtain a certificate of merit involved a searching inquiry into the past life of each applicant, it would, I believe, be strongly resented, and most of all by the most worthy.

Even the simplest form such an inquiry could take, limiting itself to proof of thrift, would be unsatisfactory, as the best proof of thrift would always lie in having no need to apply.

All such proposals lead, as it seems to me, in the wrong direction, that is toward the perpetuation of pauperism, through the curse of out-relief expected and relied upon.

State action with regard to any pension scheme would be fatal if it in any way disturbed the basis of work and wages, discouraged thrift, or undermined even in the slightest degree self-respect, or the forces of individuality upon which morality as well as industry depends. By these tests and, as I think, by their probable effect on the giving of out-relief, every proposal must be tried. Any proposal which fails in these respects stands condemned.

There is among these schemes an ascending scale from the purely voluntary, through state aid, to compulsory; and from compulsory to free, following in this respect, as Mr. Chamberlain has remarked, the analogy of the political progress of elementary education. There are (1) the purely voluntary, as suggested by Mr. Fatskin of Leeds; (2) voluntary aided by employers, suggested by Mr. Vallance of Whitechapel; (3) voluntary aided by the state (Mr. Chamberlain and the National Providence League); (4) compulsory (Canon Blackley's original scheme); (5) compulsory, with a bounty from the State (expected to follow on the adoption of 3); and (6) free, defrayed by taxation (Poor Law Reform Association).

The father of the movement in favour of old-age pensions is Canon Blackley. With him must always remain the credit of whatever good may finally come out of any of these proposals, for to his action and devotion for the last thirteen years is due the position they have attained in the public mind.

Canon Blackley, studying poverty, perceived that the pinch in old age was matched in most lives by relatively lavish expenditure in youth during the years preceding marriage. He desired to set one against the other by the compulsory action of the State. A comparatively small sum collected from each young person, through their employers, would, he showed, be sufficient to provide those who survived with a pension in old age which would keep them off the rates. And he showed that, while the survivors benefited in this way directly, all alike would benefit by the reduction in rates, of which the incidence fell most heavily (through their rents) on the poorest. His original proposal provided a pension after 70, and sick benefit meanwhile. Under pressure of criticism he has lightened his scheme by abandoning the sick benefit, and on the other hand has lowered the age for pension to 65.

His original idea was to collect the whole sum needed from each individual between the ages of 18 and 21, but he is now willing to admit State aid in order to reduce the sum required, on the ground that there is a general as well as individual interest, and in order to make the proposal more acceptable to the working classes. Finally, in order to work with others, he is ready for the time being to abandon the general and compulsory character of the scheme, and accept any system of voluntary state-aided thrift that may be a step towards the end at which he aims. He, however, makes no secret of his belief that only by a complete and compulsory scheme can the desired results be obtained.

Thus, for present discussion, Canon Blackley's proposals may be taken as merged in those of the National Providence League, with which he is associated. They take the shape of certain general propositions, laying down the

lines upon which any proposals will be welcomed, followed by the heads of an actual scheme.¹ The main suggestion is that every one shall be encouraged to provide for their old age a pension of £6 : 10s. per annum by the promise that then an equal sum shall be added by the State (out of imperial and local taxation jointly), so as to secure in all £13 (or 5s. a week) to each old person. A clause is added providing that any one so insured "shall be entitled to receive any Poor-Law relief which may be necessary during any period of life in the form of outdoor relief."

The clause as to out-relief has been so much objected to, and is so evidently an interpolation belonging to an entirely different scheme, that it may perhaps be ignored here as certain to be abandoned. Apart from this clause, the first and general objection to the proposal is (as Canon Blackley would admit) that it might not to any great extent draw into its net the classes who now come on the rates in their old age. It might stimulate thrift, but it would only be by a very slow process, like fire burning downwards, that any effect would be produced on old-age pauperism. For this, it is not likely that taxpayers would be content to be taxed in the present, or statesmen be justified in mortgaging future revenue. The main hope of good from such a scheme lies then in its bringing about by its *failure* the passing of something better. It is as a political expedient, or, to put it in the best possible light, as a "stepping-stone," that it must be regarded.

It is not quite clearly expressed, but it may be inferred from the language used, that the National Providence League does not expect the State to provide *at once* for the supplementary pensions that would be promised under this scheme. This liability, as it seems, would have to

¹ See Appendix.

be met as it arose. Here, however, is a serious difficulty. The argument in favour of charging the future with the cost of aiding thrift in the present is that the future in every generation would reap the benefit ; or, put differently, that one generation, and that our own, cannot possibly afford to bear both its own burthens and those of the generation to follow. But under any voluntary scheme we do not know to what extent, or if at all, future burthens would be lightened. If, on the other hand, the bonus promised is discounted and provided for out of present revenue, the same uncertainty offers another objection ; for why should a bonus out of ordinary taxation be given to the comparatively well-to-do people who would be most sure to avail themselves of cheapened thrift, and what general good would be obtained if the poor still came on the rates ?

Let us see then how the matter looks if the step from voluntary to compulsory action is made. If *every* young person is compelled to provide him or herself before 21 with an annuity of £6 : 10s. at 65, and if to this the State promises to add a further sum of £6 : 10s., we at least know what the liability is, and we are sure of some return for the money. The bargain on behalf of the future might even (as I hope to show later on) be a very good one for the State. But even so, not for more than 40 years do we begin to see any results at all in the cure of those evils which we deplore, and to mend which we have set out. Those whose taxes would begin to be increased in 1936, and who might be consoled for swollen pension charges by the gradual dying out of old-age pauperism, would have a right to smile if we of this generation had done nothing for our own old people, contenting ourselves with guiding our children's steps in the way that they should go.

Such a position would, in truth, be untenable for us ; and thus, again, it is only as a stepping-stone to something more that the plan of the National Providence League, even if made general, can be seriously regarded by any one who looks below the surface. If anything is undertaken to be done by state aid in the future for those now young, we cannot shut our eyes to the claims of our own aged poor, and some intermediate provision must also be made for those still in active life, but beyond the scope of any scheme of early thrift. It should not be necessary to make this supplementary work universal, but whatever was proposed would have to be sufficient, and could not be otherwise than costly. It should, moreover, be borne in mind that the management of compulsory insurance against old age offers considerable difficulties, to which a voluntary scheme, though more incomplete, would not be open. On a voluntary scheme every one may make his insurance how he pleases, through the post-office or in any friendly society. It is not even necessary for the Government to guarantee the societies. The bargain "that any pension shall be doubled" need not involve any liability if the private pension is not paid. Every one on this plan would have to see that his own investment was good, or lose the advantage of it. But compulsion would involve thoroughness, or it would manifestly be a farce. Insurance under compulsion must therefore be undertaken or guaranteed by the State.

Beyond this there are the difficulties of collection, which are certainly serious, though they might not prove insuperable. For information on this point we have to fall back on Canon Blackley's original plans. His proposal (and it would no doubt come up again) was that every young person should be constrained to find the sum required between 18 and 21. The well-to-do through

direct taxation, and those who could not be reached by the tax-gatherer through their employers. When the payment was complete, each young person would be given a certificate; and every employer, large or small, would be obliged by law to deduct from the wages of any person not so furnished a certain sum per week (or day) to add to their deposit till the amount was complete. Not to do this would be at their own peril, as proof of the employment would give the person who had been employed the right to claim that the sum should be paid up, whether it had been deducted from him or not.

It is evident that great complications are involved if the contributions so made are to be specially accumulated; and looked at simply as a method of raising money, this plan has many disadvantages compared to ordinary taxation. It would be nothing but taxation, and being exacted from unwilling subjects, would carry with it none of the good influence of voluntary thrift.

The second scheme to be considered is that known as Mr. Chamberlain's. This scheme may be said to hold the field politically, and it may perhaps eventually absorb into itself the rather vague proposals of the National Providence League which we have just been studying. Mr. Chamberlain's proposal, or rather that of the voluntary parliamentary committee over which he presides, offers a very great inducement to every one, man or woman, but to men, and marrying men especially, to provide against the alternative consequences of premature death or of protracted life. If a man marries and dies early he may leave a widow and young children in poverty; if he should live beyond 65, he may outlive his powers of earning money. The scheme is aimed specially at these objects, but offers also

"a consolation" benefit to those who die before 65, but who leave neither widow nor young children, in the payment to their representatives of the original deposit paid in. The details of this proposal, subject, doubtless, to modifications are as follows:

To the account of every man who, when he is 25, shall have paid £5 into the "Pension Fund," there will be added from State funds the sum of £15. The account so opened must then be kept alive by a payment of £1 each year for forty years. This payment may be made in such instalments as the depositor finds convenient, and may be in arrear without loss of benefit, but it must at no time be more than £5 in arrear, or all claim to benefit will be lost. All arrears must be paid up, together with 5 per cent per annum interest, before benefit can be claimed. The whole fund and its accumulations will be administered for the benefit of the depositors and will entitle them to receive—

- (1) If they live to 65, a pension of 5s. a week for their remaining years.
- (2) If they die before 65
 - (a) 5s. a week for the widow for 26 weeks.
 - (b) 2s. a week for each child till 12 years old (but not to exceed 12s. in all for the first 26 weeks, and 8s. a week afterwards).
 - (c) If neither widow nor children are left, the original £5 to be returned to the depositor's representatives at his death.

It is hoped that the offer to add £15 to £5 will be found a sufficient initial inducement, and that then the fear of losing so great a stake will bring about the regular payment of £1 each year, or at least not allow the time of grace to expire.

It is evident that while this proposal, if universally

accepted, would provide a complete pension system, it would not have this effect for 40 years; and in order to bridge the interval it is proposed that the State should assist all over 25 at the time of the passing of the proposed Act, who have already secured, or shall, within three years (being then under 50), secure a deferred annuity. The annuitant must have procured a pension of not less than £6 : 10s. a year, and pay in a sum (according to age) of from £4 to £10, and the State will then double the amount of the annuity.

No proposal is made for dealing with the cases of men over 50.

The foregoing proposals refer to men only. Those for the other sex are similar, but on a lower scale.

Every woman before she reaches 25 will be invited to deposit 30s., and to this the State will add £8, making a capital sum of £9 : 10s. for her in place of £20 for each man. Her yearly payments will be 8s. 8d. in place of 20s., and her benefit a pension, after 65, of 3s. a week and nothing more.

It is also allowable for any man to deposit £2 : 10s. in place of £5, and to pay 10s. in place of 20s. each year, if he forego the benefit offered to widow and children, or any return in the event of death before 65. This is to meet the case of those who do not propose to marry, or who prefer to arrange otherwise for their families.¹

A clause is also inserted permitting subscriptions to Friendly and Provident Societies to replace the stipulated annual payments to the pension fund.

Before considering the probable effect of these proposals, it may be useful to see how much the State would pay in proportion to the individual. Every

¹ Both males and females may increase their pension to £26 a year by proportionate additional payments.

man who enters pays £5 down, some of them pay 20s. a year for 40 years, others die soon. We need to know what would be the average number of years lived between 25 and 45, and then we need to find the net sum which, if paid at first, and accumulated at interest, would be equal to 20s. a year for the average number of years. This may be done by use of Dr. Ogle's Tables, to be found at p. 357 of Whitaker's *Almanack*. The result of a calculation based on these figures is, that to every £5 paid in at 25, there would be added about 29 payments of £1. This sum paid by instalments would be equal (under discount at $2\frac{1}{2}$ per cent) to a sum of £20 paid in a lump at first—or, in other words, £20 with accumulated interest would be equal, taking one life with another, to 20s. paid year by year.

We have thus in effect £25 from the individual (£20 + £5) to set against £15 from the State to secure the benefits offered.

It is debateable whether many of those who from now forward attain the age of 25 would make the deposit asked, and having done so, continue the yearly payments. And it is also a question from what classes those who fell in with these proposals would be drawn. Among the rich the idea might be scouted, or it might become customary to encourage all young people to make this little provision for themselves. Passing by the rich, it seems likely that the advantage offered would be most appreciated and most easily attained by the better to do, and least thought of by the poorest class, to whom also the continuing payments would present the greatest difficulties. On the whole, it might perhaps be fairly expected that the chance offered would be gladly seized by those who are already anxious to protect their wives and children, and make

provision for their old age; but that those not so disposed would be only gradually won over by the advantages offered to make the sacrifices necessary. Thrift would be encouraged, but the effect produced would be slow.

It must be remembered that the £15 or £8 added by Act of Parliament, never passes at all to the person in whose book it is entered. It stands in the book solely to represent a liability in the future, solemnly assumed by the State, to meet which it is considered sufficient to set aside this sum. What the depositor really obtains is the promise which constitutes this liability. The execution of this promise may take more or it may take less than the £15 or £8 and accumulations, but whatever it ultimately amounts to, it is a remote benefit, to be bought only by present sacrifice both on the part of the depositor and of the taxpayer.

The blending of thought for the fate of wife and children with thought for old age is happily conceived, and would affect many a decent man powerfully; but nevertheless I fear that the spread of the system among the classes most likely to come upon the rates in old age or through their widows and children, would be very slow. With regard to women, the proposal might be very useful, but it would seem even more than with the men that the terms offered would be almost exclusively accepted by a class above that from which paupers are mostly made.

Mr. Chamberlain's draft proposal has in it a special clause intended to facilitate the bringing in by employers of those they employ in more or less wholesale fashion, and though not expressly stated, the same hope may be in view with the National Providence League. If it became usual with employers to urge acceptance of the

system upon all whom they employ, and voluntarily to share the cost; if, for instance, for any man who had paid his initial £5, the employer so long as the man worked for him would pay, over and above his regular wages, the 10s. or 20s. a year needed to keep the pension account alive; and if any such custom became common, it would undoubtedly tend to carry a voluntary system some way down into the ranks of those whose old age might otherwise be a charge on the rates. It would, however, not be reasonable to make sure that this would happen, and if it did happen it would apply most to the upper grade of workmen.

As to those already 25, there can be no doubt that so good an offer would stimulate the demand for deferred annuities; but this stimulus again would act much more freely on those who are somewhat better off than on the quite poor. It must be remembered that the cost of an annuity of £6 : 10s. (from 65) at 30 is £12 : 7s. down or 13s. per annum, according to the Government tables, and that of a similar annuity at 50 is £28 : 4 : 5 down or £2 : 9s. per annum.

Although it is not to be supposed that *every one* would avail themselves of the benefits offered to those who insure under this scheme, yet we must necessarily go first upon this theory, as only so can we measure the liability of the State under it. About 480,000 men and women reached the age of 25 in 1891, and at £15 a head for the men and £8 a head for the women nearly £5,500,000 would be needed. This sum is the outside limit of annual State liability (except so far as population increases), to the end that after 40 years every old person shall have a pension, and that meanwhile, those who pay specially for it shall not leave their widows and young children entirely destitute.

In addition to the yearly sum for which the State thus makes itself liable, the individuals who insure would contribute their entrance deposit of £5 and £1 : 10s. respectively, or about £1,500,000 for men and women together (on the same supposition that every one joined), and they would by their repeated annual payments of 20s. and 8s. 8d. respectively undertake (or at most *might* undertake) to pay a sum rising to a maximum of £10,000,000 per annum.

The whole possible cost of future provision for old age and widows and young children under this scheme would thus be about £7,000,000 at first, rising gradually to £17,000,000—the contribution of the State remaining constant at five and a half millions.

As to the effort to bridge the interval between the present time and “forty years on,” it may be enough to say that if assumed all at once it would involve an enormous liability, and spread over the whole period of payment would represent a very heavy annual charge to the State beyond what the individual insurers would pay for themselves.

Such would be the cost of the scheme if carried out completely, and, although this is not to be anticipated, still, if I am right in supposing that those who need it most would be among the last to make the provision, it follows that in so far as the scheme remains incomplete in action it would remain unsatisfactory, and that every reduction in the amount spent would involve a more than equivalent reduction in good result secured.

And at its biggest, and therefore its best, is this scheme satisfactory? If it were made universal and compulsory, as it must be if it is to succeed, would it accomplish that which we need done? It deals very well with the future and does something at once for

widows and orphans, but for the better treatment of the old, 40 years is long to wait, and five and a half millions a large sum to pay year by year for a benefit of which so large a part is remote. As to those over 25 and under 65, the proposals are very imperfect; on voluntary lines it would hardly touch at all the cases of those likely to fall into want, and compulsion could not possibly be added to this part of the scheme. Finally, for those over 65, for our own old people, it does nothing. Can such a scheme be accounted other than unsatisfactory? Must not it, like that of the National Providence League, be regarded, and, if accepted at all, accepted as no more than a stepping-stone to something else?

Mr. Fatkin's proposal is that advantage should be taken of the comparatively high rate of interest at which municipalities are accustomed to borrow money, for the establishment of a system of municipal banking, which, by the excellence of the return guaranteed to depositors, shall encourage thrift. If this encouragement is offered, he does not doubt the result: that our people can and will provide for themselves, and that "when the question is fairly debated in Parliament, the country will come to the conclusion that thrift is better than a State pension." On his scheme every one can deposit his money up to a certain limited amount as and when he pleases, and draw it out as and when he pleases, or it would be repaid at death. Under no circumstances is there any forfeiture, but the rate of interest allowed on the deposits varies so that he who leaves his money longest gets most return. Mr. Fatkin shows very clearly how much can be done with compound interest at 3 or $3\frac{1}{4}$ per cent, and lays the small use that is made of post-office pensions to the

poorness of the offer made. No one, in Mr. Fatkin's view, can be expected to accept such terms as the Government offers; raise the terms, as they might be raised, if municipalities would employ the deposits of the poor at the same rate of interest which they are willing to pay for loans from the rich, and money in abundance will flow in out of which pensions as well as every other worldly advantage will accrue to the thrifty depositors. The difficulties in the way of any, even partial, realisation of this dream are evidently very great. It would probably be more dangerous for the community to provide its own banking in the way proposed, and so subsidise thrift indirectly, than to keep the accounts at $2\frac{1}{2}$ per cent, and add a direct subvention as proposed by Mr. Chamberlain; and it would seem even more sure than with the voluntary schemes already discussed that only a selection of the most thrifty would avail themselves of the facilities provided in such permanent manner as to provide securely for their old age.

Mr. Vallance, also in the interest of individual thrift irrespective of State aid, suggests that weekly wage-earners should be encouraged to put by a small sum, $1\frac{1}{2}$ d. or 3d. in the £ on their wages, by an obligation placed by law on each employer to add a similar sum, the method of subscription being the affixing of stamps pending payment of such stamp-laden cards into the post-office savings bank. The contribution of the workman, with compound interest, to be withdrawable by him at any time, but the contribution of the employer and its accumulations to be payable only at death, if happening before 65, or to be commuted into a pension, together with the workman's own deposits, if these have not been previously withdrawn.

The objection to all schemes involving a legal claim on the employer is, that in effect the sum added to the

pension fund would be deducted from wages. This objection applies with particular force when, as is here proposed, it lies with each man individually to claim the benefit, and it is not likely that many employers would submit to an exaction which they could evade at once by lowering the wages,—“Putting every one on an equality,” they would call it.

Finally, there is the scheme for universal pensions, or general endowment of old age, and, wildly extravagant as it may seem, there is much to be said for this suggestion. It is at least complete, and is not open to the objections which affect the proposals already considered, though it may be itself objected to on other grounds.

In England and Wales there are at present about 733,000 women and 590,000 men over 65 years of age, or in all about 1,323,000 (estimated pending full returns for 1891). At £13 per annum each, a universal pension list would reach £17,000,000. In taking 65 as the age, and £13 (or 5s. per week) as the amount, I accept the bases on which this question is now usually discussed, and for which, as I shall show later, there are substantial practical reasons.

In Scotland there are about 83,000 men and 118,000 women, and in Ireland about 144,000 men and 147,000 women over 65; but it is not till the financial question is considered that we need carry our ideas beyond England and Wales.

Putting the total national income (England and Wales) at one thousand millions per annum, and assuming that taxation falls, or tends to fall, or can be arranged to fall, in true proportion to income, it seems that to maintain such a pension scheme every one would have to pay to the tax collector in some way 1·7 (or say $1\frac{3}{4}$) per cent of

their income. I need hardly say that I do not mean to suggest a universal income-tax, or any special taxation whatever. I am supposing the money to be raised in the same general way as it would be if required for any other purpose. What would be had in return? Manifestly people would benefit unequally. The rich as a class would pay much more in proportion to what they would receive than would the poor, but lying between the two there would be a middle class which would pay and receive about equally. Roughly speaking, this middle line of equality would consist of those who have a family income of about £150 a year, shared by four or five persons, young and old. The quite poor, whose incomes for the same number of people is only one-fourth of this sum, would as a class pay in taxes only one-fourth the value of the annuities which would fall to their share, and the extra payments of the better to do and rich would balance the account.

It may be noted that the working classes would pay through taxation (assuming taxation to fall in proportion to income) about the same contribution towards the cost of these deferred annuities as they do under the German plan, where employer, workman, and state contribute each about a third.

I have spoken of the people by classes, because for individuals other inequalities are involved. Considering a whole generation, those who die before 65 pay but receive nothing. Considering the facts of a single year, the young in every class pay for the old.

No measure involving so heavy a taxation could pass unless it were in itself exceedingly popular, and on this account these questions of incidence are very important, beyond the merits which the proposal may have as a matter of public policy.

The people for this purpose may be taken as belonging to five classes : (1) the quite poor—family income £50 or less ; (2) fair working-class position, income £60 to £100 and over ; (3) lower middle class, £150 to £200 ; (4) middle class, £300 to £1000 ; (5) more or less wealthy class, with incomes of £1000 and upwards.

The two classes whose incomes are below £100 pay no income-tax, and practically no succession duty, nor would they pay much, though they would pay something, if a tax were placed on all property. Taxation reaches them indirectly, firstly by way of customs and excise duties, which can be recognised in the prices of the things they buy, and secondly, by a gradual process, which makes it, I think, certain that in the end the burthen of national expenditure, however levied, is spread and ultimately borne by the whole industrial community. In neither case is the pressure very obvious, whilst on the other hand it is probable they would be very much alive to the advantages accruing from the pension scheme in assuring provision at once for the aged, who are a pressing charge to them to-day, as well as in assisting to provide for their own old age. With the poorest class, most of whose old people are in the workhouse or are receiving some parochial assistance outside, the proposal would certainly be popular. These classes count up to more than half the population.

Of the lower middle class, who in numbers stand next, I am not so sure. They are keenly alive to questions of money, would know precisely what they paid, and deliberately weigh this against what they got for it. It is doubtful if they would readily sacrifice themselves for another class, nor would the annuities paid to their own old people appeal very much to them, as in this class the young look to the old rather than the old to the

young for assistance. But there is the demonstrable fact that, in exchange for the increase of taxation involved, they would obtain in effect a cheap deferred annuity, which would tend to satisfy many of them. The class just above this would some of them share the simple view of "what do I get," but others would rather consider the question from the point of view of public policy.

Finally, the upper middle and wealthy classes would certainly dread a proposal involving a special application of the principle of taxation of the rich for the benefit of the poor, and would therefore need to be very fully satisfied that the money would be well spent, and that the scheme has elements of finality, and is not to be regarded as an attack on private property.

Such being the probable attitude of each class, we may pass to more general considerations.

It may be said, in considering the cost of such a scheme, that the large sum involved would not be spent in the sense that it would be if used to employ labour, as for instance in armaments. The old people who receive it are supposed to be past work, or only fit for such work as they will continue to do to eke out a small pension. There would be some additional charge, measured by the extent to which the present incomes of the aged poor fall short of actual necessities, so shortening their lives and our burthen; but in the main, looked at nationally, the sum paid in pensions would not be so much spent as transferred from one pocket to another, the old having to that extent the spending of what younger men made.

It may also be said that the young in any case support the old; providing for their own old age, or for that of those who have failed to do so themselves, and that

the scheme would be only an improved adjustment of this common rule, for all alike, and not the most willing only, would contribute.

These arguments acquire doubled force when we consider how very large a proportion of the destitute old are women.

As a matter of public burthen the present cost of maintaining aged paupers would be saved. For those *in* the house the Guardians would draw the pension (gradually it may be hoped that all, except the very helpless or very reckless, would manage to find homes outside); and out-relief for the aged from the rates would naturally come to an end. We spend £8,500,000 on poor relief; the aged poor are a third of the number, and must represent more than one-third of the cost.

If the practical abolition of all out-relief should follow on the withdrawal of the aged, as might perhaps be possible, the saving would be greater, but all this could only happen gradually.

This is the only public saving to be anticipated. Nothing can be counted on from the pensions already paid to soldiers, policemen, postmen, and public servants great or small. It is evident that as these people all pay their proportion of taxes, they would pay for their 5s. a week as much, and in the same way as others, by enhanced cost of living due to increased taxation. So that if the special pension of their calling were reduced (as it might be) there would be room for a proportionate rise in their daily pay. We must also disregard the idea that any old man would be above drawing his pension, as it is of the essence of the proposal that the pensions should be paid in an honourable way, so as to be absolutely free from any poverty qualification or stigma whatever.

In addition to the poor who are relieved by the State,

there are many other old people who are helped by private charity. Some of this charity might be withdrawn, and in so far those who now give it would save, and some would be transferred to other charitable claims. There would at any rate be a release of funds in many directions which might be taken advantage of in one way or the other.

We have seen that, on the plan proposed, year by year the young and middle-aged lose to the advantage of the old, and the rich to the advantage of the poor, and it is the same with regard to men and women. Throughout it is those who are weakest who profit. As between young and old, time would balance the account if all had equal chances of prolonged life; as it is, there is here a turn in favour of the well-to-do, whose chances of life are I believe on the whole better.

As between the sexes equality of the kind is hardly to be expected.

As between rich and poor life is a lottery, and comparatively few can say that they are beyond all chances of destitution in old age. It is not only those who were born poor who are found in the workhouse to-day. If the chances of poverty were equal, none could say that they lost while another gained by paying for a general scheme of pensions. They are not equal. "One of the few lessons" (says Mr. Leslie Stephen) "which I have learnt from life, and not found already in copy books, is the enormous difficulty which a man of the upper classes finds in completely ruining himself even by vice, extravagance, and folly; whereas there are plenty of honest people who in spite of economy and prudence can scarcely keep outside of the workhouse."

So far as it goes (and it is not very far) this proposal would tend to equalise our lots. It is not, however, this

levelling character which is the most alarming feature of any attempt to amend the working of our socialistic Poor Law. Other considerations are more important, and only if it can be fairly held that universal pensions would have no adverse effect on work, wages, thrift, self-respect, and energy, and if it can be shown also that besides reducing the existing mass of pauperism and lightening much poverty outside, the whole problem of pauperism and poverty would be simplified, would it be worth while to consider whether the financial difficulties could be faced.

First as to work : the total amount done would be but little affected by the receipt of a pension of 5s. a-week after 65. What old men do now they would, as we have said, hardly cease to do, except in so far as a small fixed income would encourage them earlier to turn to such duties as those of watchmen and caretakers. Old women do little beyond helping with their grandchildren, or keeping house for those who are actively at work. They would do this rather more than less as home life came to be substituted for that in the workhouse. Then as to wages : those required by caretakers and watchmen might be less (here indirectly the rich would gain something), but otherwise there seems little reason to fear any lowering effect.

Next as to thrift. Will the assurance of 5s. a week after 65, on the whole, make those who can lay by at all less anxious to do so ? This sum may be enough to keep an old man or woman out of the workhouse. Except when illness rendered them helpless, or love of drink made them reckless, I believe it would have this effect. But, so much secured, every shilling would tell on comfort. The spiritual truth that "To him that hath shall be given," is clinched by the worldly observation that "He who has wants more," and I am inclined

to think that the greater certainty of the enjoyment of saving (now by no means certain) would make thrift more attractive. Moreover, the objects of saving are not exhausted when old age after 65 is thought of. The years of elderly existence and doubtful earnings before the age of 65 has been reached have still to be provided for. Here is a benefit within easy range of the imagination. To live to 60 is likely enough, the certainty of at any rate a pittance would lie beyond, and a bridge would have to be made, the building of which would be a very definite object. Insurance companies, friendly societies, and the Government tables would doubtless cater for the demand which might be expected to arise in this direction. Then again there is death; and the certainty of being able to avoid the workhouse in old age would, one may reasonably suppose, increase the desire already so strong to avoid a pauper funeral. I am therefore inclined to think that such a provision as we are considering, underlying the whole social structure, would have no adverse effect on the business of thrift agencies, but might rather be expected, by raising the whole standard of life, to increase the demand for their services.

Self-respect is a question as to which it is difficult to predicate with any certainty; a question of sentiment, beyond proof, and almost beyond argument. I do not see why this honourable feeling should be hurt by the receipt of a pension which all old people alike would draw.¹

Finally, if the foregoing be true, if work, wages, and thrift and self-respect, are not adversely affected, does it not follow that industrial energy and all the forces of individuality

¹ I assume, as will be seen later, that the Poor Law officials would have nothing to do with the payment of the pensions.

will be stimulated rather than checked by security afforded to old age?

This proposal of state pensions is, however, surrounded by dangers on every side, and it is these dangers which put indefeasible limits on what can be done, even stronger than would be found in the difficulties of finance, if the already enormous sum of 17 millions yearly were to be doubled or more.

To take a lower age than 65, or a larger amount than 5s. a week, would be dangerous, and increasingly dangerous for every year deducted or every shilling added. At 65 the working days of men are practically over; at 60 they are not. An allowance of 5s. a week is about balanced by the cost of maintenance by the Guardians in the house, to which the law now gives every one a right. It represents the minimum cost of life, and as the pension would revert to the State (through the Guardians) if at any time the pensioner failed to maintain himself outside, it could not be forestalled; there would be no security on which money could be borrowed. But if the pension exceeded 5s. a week, any one might, and many would, even if the transaction were made illegal, sell the surplus over cost of maintenance for cash down to whomsoever would agree, in exchange for the pension, to board and lodge the pensioner under less galling restrictions than life in the workhouse involves. Further, an annuity from the State if raised from 5s. to (say) 10s. a week, might perhaps be accounted an attack on the business of thrift agencies; whereas a minimum sum of 5s. leaves them sufficient scope in any addition they may propose to make to it.

Sixty-five years of age and 5s. a week are as far as it would be safe to go, and may even involve some, though I think not serious, risks. On the other hand, to begin

later, or to give less, would be of little use for the object in view. Within such close limits is this project confined.

Such is the case for a general pension scheme, put as fairly as I am able: The scheme is not of my invention, but I think well of it in spite of the objections that may be raised to it. These objections I will, if possible, both state and answer, and at the same time consider the question of cost and the methods of administration; and will finally show more completely than has yet been done why, in my judgment, the proposal in spite of its great cost deserves consideration, because of the beneficial results which may be expected to follow.

The sum of £17,000,000 has been named as the cost for England and Wales with our present population, and it is in itself a terribly large sum; but it is not to be forgotten or disguised that year by year the sum needed must steadily increase, faster very likely than the rate of increase of the whole population. The old of to-day are the survivors of the generation of children born from 60 to 80 years ago, and year by year their numbers may be expected to increase in the same proportion as the population increased 60 to 80 years ago. Thus, unless our population, on the whole, increases as fast during the next 60 years as it has done since 1830, which is neither to be expected nor wished, we shall find ourselves year by year with a larger proportion of old people to keep. This increase *must* come; and further, it is to be supposed that the granting of pensions will tend to prolong life amongst the old. The policy of doing so is the opposite to that adopted in savage states, where the old when incapable are knocked on the head. I do not think these considerations militate against the proposal I am advocating; on the contrary,

they only make more certain the need for collective action, but the cost will be proportionately great, and cannot honestly be minimised. Happily, wealth is increasing faster than population.

The cost is, as I have partly shown, really no less under a voluntary state-aided scheme ; either the work is not done or it must be paid for. Unless compulsion is introduced the results are doubtful, inadequate, or illusory. If recourse is had to compulsion it is taxation and nothing else, and would be regarded as a galling form of taxation. There are, moreover, grave objections, economic, financial, and administrative, to any system under which moneys, ear-marked for a particular purpose, accumulate at compound interest in the hands of the State ; objections which do not apply to the payment each year of annuities to the old, from the accumulated wealth or the taxable earnings of those still in active life.

CHAPTER V

ON THE ABOLITION OF OUT-RELIEF

IN preceding chapters it has been said that the endowment of old age may be expected to bring about the practical abolition of out-relief, and some general suggestions have been made. I am tempted to make these suggestions more specific, with the double aim of showing that something definite is meant, not a mere generality, and of rousing practical discussion.

I do not think it would be possible to abolish out-relief by enactment even if all the old were pensioned ; the process would at any rate take time. Even with those over 65 it might be well that out-relief should exist to a certain extent, not in addition to the pension, but it might be in place of one that had been forfeited to the parish.

The forfeiture, as has already been suggested, would by law follow necessarily on any application by a pensioner for parish assistance. A man can either support himself with the aid of the pension or he cannot. If he, from whatever reason, finds that he cannot support himself outside, and throws himself on the parish, the pension passes, and should pass irrecoverably, to the parish. There must be no mixing of pensions and poor relief. Having abandoned the pension in order to secure other

relief, the old person, now a pauper, would be entitled to residence in the house. On leaving the house, if he desire to leave it, the claim to a pension would not revive; but as there may be cases in which circumstances having changed, it would be desirable that a pauper should leave the house—if, for instance, friends offer to take charge of him—then, I think, the law should permit the Guardians to pay the amount of the pension as out-relief. It would be paid by the relieving officer, and be subject to withdrawal in case of misconduct, or if from any reason the person would be better living inside the house than out. It is essential that money so received should be, and should be felt to be, altogether different from a pension paid through the post-office savings bank.

I should be inclined to carry this system one step further, by giving the Guardians a right to the pension of any one who had received relief from them during the ten years from 55 to 65,¹ to prevent the pensions from falling into improper hands. In the same way any one who had been chargeable to the State in prison during the same period should forfeit the pension, and come, if they seek relief, under the supervision and control of the Guardians.

These rules would have a double effect,—they would preserve the dignity of the pensions, and would discredit outdoor as well as indoor relief. Their operation might, however, need some special consideration and adaptation in the cases of the sick and of widows.

We have already seen that provision for the consequences of sickness and death can be best secured by private effort, and that it is therefore wise to be stern in refusing to make the lot of those who have done nothing for themselves equal to that of the prudent. We have

¹ The years of necessary identification, see next chapter.

seen how vigorous and spontaneous is the growth of private thrift in this direction. The question is, How far can we safely push this wisely stern policy by saying to widows or to the elderly sick, " We can only help you at the cost to you of your pension ; if you enter the sick asylum at the charge of the parish you pass from worthy pensioner to unworthy pauper " ? Finally, how should we deal with the hard case of a young widow left unprovided for with five or six children ?

On these points I gladly turn for guidance to the successful administration of Bradfield and Brixworth. If we are to press against medical *relief*, we must encourage medical *providence*. If we are to encourage the widow, it must be by very temporary aid, or by providing for some of the children.

The parish sick asylum, organised apart from the workhouse, is a growth of recent years. It is in effect a public hospital. Might it not be better if it were definitely accepted as such and placed under the control of the local sanitary authority ? It would not be desirable that these hospitals should be free, but being established in the general interest of public health and supported by the rates, the charge to patients should be small. There should also be every facility given for provident subscriptions which would entitle the subscribers to treatment when ill either within the walls of the hospital or as outpatients.¹

Those who neglected to make themselves " free of the hospital," and then sought for medical assistance in sickness, might be sent in, or put on the out-patient list, at the cost of the parish ; but would (at least if over 55)

¹ If this plan were adopted, it is to be hoped that the present privately endowed hospitals would be pushed into a more nearly self-supporting position. That which they now hold lacks dignity.

lose their right to pension except at the discretion of the Guardians. There would, in this way, be a constant influence exerted in favour of providence and independence, and at the same time there would be equal treatment of the sick, as sick, irrespective of any other consideration.

As to widows, it would not seem impossible to secure the adoption of uniform rules limiting the time during which out-relief could be given. It is probable that private charity can always be trusted to step in if requisite when the circumstances are known, if the rules of administration make it impossible for the Guardians to offer anything but the house. The Guardians would interest themselves to see that private charity was forthcoming when cases occurred which were unsuited for the house. Some developments of private charity, liable to follow if public relief is withheld, may be no less, or even more dangerous to the independence of the poor than lax administration of the Poor Law ; but this would not be the case if the pity and kindness of friends or fellow-parishioners are enlisted on behalf of some case of manifest hardship.

If such a policy could be pursued throughout the land—if the administrative citadel were no longer undermined by old age, nor betrayed by the daily demands of the sick, nor assaulted in the name of the fatherless and the widow—the change might be very great. Independence, self-respect, and prudence would be encouraged, and duty and charity take each its proper place. At present we see this change effected here and there ; but it might come about everywhere if the problem which demands solution were once for all disentangled from the aggravations of old age.

It is not easy to measure exactly the possibilities of saving to the rates. We have seen how great a saving

may result from the reform of isolated unions. At Bradfield and Brixworth the rates have been reduced to about one-sixth of what they used to be. Great as this reduction is, more could be done by consolidation and simplification of the system if the reform extended, as I believe it might extend, from parish to parish throughout the country.

I have spoken already of the attractions of out-relief, to those who give as well as to those who receive it, compared to the offer of the house; and have said how hopeless the chance seems to me of persuading people generally that social salvation is to be found in the denial of the claims of misfortune, combined with the denial of self, which is involved in the refusal of out-relief on grounds of high principle. The endowment of old age might, I think, be the means of realising the hopes of Mr. Albert Pell and those who think with him ; but failing this there is a danger.

The present state of things satisfies no one. Although over half a century has elapsed, not more than one in twenty of our Unions have in their hearts accepted, or in their administration of relief carried out, the principles of 1834 ; and although we have experienced a long period of unexampled national prosperity, a very large proportion of our working people come upon the rates in their old age. Any proposal which, by substituting the endowment of old age for the relief of poverty, professes to meet both of these difficulties without breach of economic doctrine, will be considered ; and if from reason of cost or lack of popular support it is rejected, the movement of public opinion will inevitably take the direction of an extension of out-relief. This solution of the difficulty has been already publicly proposed, and has found support in the highest quarters.

The suggestion made is in effect that whenever old age, good character, and poverty co-exist, out-relief, if applied for, shall be allowed. By some of those who make this proposal it is thought that a simple definition of poverty could be found which need not imply destitution, so that small savings or other resources could be retained; and that a broad view of character might be taken, resting upon practical tests of industry and thrift, so that humiliating inquiries would not be necessary. Others favour a very careful inquiry, out of which truth shall come triumphant. There is, they say, no disgrace in being examined—the disgrace lies in being “plucked.” In either case the desired end is that there shall be no stigma whatever connected with the relief given. It is claimed that this plan would be comparatively cheap, and that it would be popular; and it is pointed out that a proposal of this kind is in harmony with the tendencies which have already done much to soften the lot of the old and the sick in the infirmary or sick asylum, although throwing to the winds the dictum of the report of 1834, that relief given must never place the recipient in a better position than that of the independent poor.

This course appears to me to be very dangerous, far more so and more insidious in its dangers than would be any general pension system. It is a proposal without principle or finality, based solely on sentiment.

In practice a line must be drawn somewhere between those who do, and those who do not, require another 5s. a week. This line would be drawn through the middle of the population, and as it could not be very definite, it would tend to paralyse thrifty instincts on the part of many who live a little above or a little below, as well as just upon it. For all of these would naturally prefer to spend their money rather than by saving it risk the loss of

the State bounty. Nor is desert more easy to define; and the drawing of both lines, wherever placed, would be sure to cause discontent.

If a high standard of worth and a rather low condition as to poverty be insisted on as a necessary qualification, then not only would discontent have very real ground, but we should fail to deal thoroughly with the troubles we have set out to cure. On the other hand, if all who are not "notorious evil livers" are allowed to benefit by liberality in out-relief when they are old, and if a liberal view is taken of the degree of poverty that "would be the better of 5s. a week," and so be entitled to relief, then most of our old people would be on the list. If the money is given on terms which respectable people decline to receive, it must imply a stigma and tend to demoralise. If it is given freely and honourably, the expense would not be materially less than that of general endowment. Moreover, whichever plan is adopted is alike cursed with uncertainty and the possibility of favouritism, and would produce a fatal familiarity with the offices of relief.

It is sometimes asked why there should be any stigma at all attaching to relief from the rates. Year by year we have to pay our rates, and if we one day have to ask something from them, it is held that we ought not to feel any shame, or at least far less shame than in asking where we have no claim for assistance. The whole business, it is said, is of the nature of insurance. Those who do not need to claim may be thankful that it is so; and those who make a claim need feel no more scruple than with any other form of insurance. It is a plausible argument, but nevertheless the disgrace is felt, and I think rightly as well as naturally. There is no parallel in feeling between the taking of a sum of money to which

a man is legally entitled and the suing *in formâ pauperis* for a benefit which may be granted or postponed or withheld, and the granting of which must, in the public interest, be protected by preliminary suspicion and searching inquiry.

CHAPTER VI

ON OBJECTIONS TO THE GENERAL COLLECTIVE ENDOWMENT OF OLD AGE

IN order to pass these in review, I have drawn on every available source, and hope my list is complete. Some of them apply equally to all State-aided schemes ; others apply particularly or only to a general scheme.

First, It is held that such a plan taxes the rich for the benefit of the poor, and that the hard-working and thrifty would pay for the idle and worthless.

Second, That those who never reach 65 do not benefit at all, however poor they may be.

Third, That the sum of 5s. a week proposed is inadequate, and therefore cruel, and calculated to stimulate begging.

Fourth, That, as a cure for pauperism, the plan would be futile, the result being (it is asserted) only to create a new and additional form of pauperism.

Fifth, That it is absurd not to discriminate between those who need and those who do not need pensions.

Sixth, That it is unjust as well as impolitic that the undeserving, and those who have done nothing to help themselves, should benefit equally with the thrifty and deserving.

Seventh, That the assumption by the State of responsibility for the maintenance of the old would be dangerous.

Eighth, That the sphere of thrift agencies would be confined, and their energies sapped.

Ninth, That the principle of independence and thrift is assailed by a provision which takes away the stimulus to saving given by the prospect of destitution in old age.

Tenth, That it is the duty of children to support their parents.

Eleventh, That emigration would be discouraged.

Twelfth, That the financial resources of the country would be over-strained and crippled.

Finally, It is pointed out as a detail that the administration of such a scheme would present serious difficulties.

Some of these objections have been partly considered in advance in stating the case for the scheme and in discussing the other proposals of a similar character. All, however, demand careful attention and examination.

As to the *First*, Taxation of the rich for the poor, and of the deserving for the undeserving—it is true that, under a general pension scheme, the rich would, to a great extent, pay for the poor; it is not so true that the hard-working and thrifty would pay for the idle and worthless, as it is only when their share of taxation, treating them as young and old of a class, exceeds their share of benefit under the scheme that this would be so; a man need not be exactly rich to rank with those who pay more than they receive, but he must be above the highest level of artisan life. There is nothing new in a system of payment by the rich

for the poor—still less in the worthy paying for the worthless. It is the ordinary rule of life, and cannot be altered, unless we steel our hearts entirely against the sufferings of the sick and the weak, as well as of the idle, the drunken, and the vicious, and leave them to perish unaided. According to the present law, every drunken, immoral, lazy, ill-tempered old man or woman now existing has a right to demand the shelter of the workhouse, and costs the community 5s. a week in addition to his or her share of workhouse plant and superintendence; and beyond this we have the present practice by which indulgences of all sorts are provided for these undeserving people when old, and therefore pitiable—Christmas beef and puddings, little luxuries, tobacco and tea, books and pictures, and many alleviations beyond my powers to describe, but familiar to hundreds of kind-hearted visitors, chaplains, and doctors.

No; the real objection is not to be found here—does not lie in the fact of rich paying for poor, or deserving for undeserving, but must be sought in the effect on the character of the people of the terms under which the poor or worthless benefit; in the extent to which bad habits are encouraged or discouraged; for the poor and the undeserving will, in any case, assuredly benefit at the expense of the better-to-do and the more worthy. It is indeed probable that, under a general pension scheme, part of the burthen of supporting the worthless, which, as things now are, falls unduly on other poor people—the more industrious of the working class—would be shifted from their shoulders to those of the rich.

The inequality of fiscal burthens, the payment by the rich or well-to-do of more in proportion to the

advantages obtained than is paid by the poor man is the invariable rule; but this injustice shocks no one, not even the most sturdy in their independence. I perhaps pay ten times as much in rates or taxes as my baker, and he ten times as much as the journeyman he employs; a neighbouring millionaire pays perhaps ten times as much as I do; but there is no sense of inequality on that score. If we all four met on the top of an omnibus, we should feel equally within our right in inveighing against the vestry for not sweeping away the snow, and wondering what they were doing with *our* money. Still more commonly, we all speak of our soldiers, our sailors, our Royal Family, though, as individuals, we contribute very unequally to their support. In the imposition of taxes it is the fate of the Chancellor of the Exchequer to please no one, but he is most safe when every one, high and low, feels the pinch of taxation about equally. This fact brings about a kind of justice with which, failing a better, we have to be content, and which is expressed in the cant phrase, "equality of sacrifice."

With regard to the *Second* objection, That those who never reach 65 do not benefit at all, however poor they may be—it is counted no injustice for those who voluntarily disburse money to secure a payment at death, or a deferred annuity in old age, if in the one case they live long, or in the other die early. So far as it is valid it is valid against all deferred annuities, and all civil service and military and naval pensions. Those who are content to receive a low rate of pay, or to have deductions made from present earnings on pension account, take their chance; and, moreover, have in mental ease present value for the sacrifice made in paying a premium which secures the certainty that,

in the one case, should they unexpectedly die, or, in the other, should they live beyond their term of working years, they will not leave a wife or children destitute, or fall into absolute poverty in their old age. There is, therefore, no inherent injustice in the application of this principle to all.

The *Third* objection, That the pension proposed is inadequate, and therefore cruel, and an encouragement to begging, goes to the root of the whole matter. It is not intended that it should be "adequate," if by adequate is meant that room is not left for more to be desired and even required by the most humble old person. An allowance that will just, and only just, keep life together may stimulate begging, but would not stimulate the desire to give to the undeserving beggar, whilst it will surely encourage self-supporting effort both before and after old age, and the assistance of friends and relations to eke it out.

The *Fourth* objection, That such pensions would be no *cure* of pauperism but only *pauperism in a new dress*, rests upon the definition of pauperism. If to receive advantages under private or public endowment is to be accounted pauperisation, then it would be true that those in receipt of pensions, though every old man in the land drew one, would be paupers, and, excepting those who (by favour of the gods) died young, every one would become a pauper, and so the whole population would be pauperised. Such a conclusion is manifestly absurd. There can be no general pauperisation in a State which supports itself. A pauper State, if such a thing can be imagined at all, must be dependent on some other State.

It may be politic or impolitic to endow old age out of a common fund to which all contribute in such way

as they may be taxed, but the result has nothing in common with a claim of the destitute poor to support out of the rates because of their destitution. This argument, however, demands that *poverty should not be the qualification*; for to endow destitution, however guardedly, would be to go back to the worst principles of the pre-1834 epoch; and herein we have the answer to the *Fifth* objection, That it is absurd not to discriminate between those who do or do not *need* pensions, for it is not possible to maintain the dignity of pensions if the question of poverty be introduced in their distribution. The *Sixth* objection, That only the deserving should benefit, is like the fifth, but it is even more subtly dangerous to inquire into a man's character than into his means, if the benefit to be received is to be kept free from all taint of pauperism. These points have been already raised in Chapter V., and I only wish to enforce their essential importance.

Seventh, That the assumption of responsibility under this proposal would involve danger beyond what is assumed under the present Poor Law, I find it difficult to see. We are already bound to keep every old person who requires it at a cost of more than 5s. a week; and to offer to all old people this sum and no more, as a matter of public policy, on the condition that those who receive it maintain themselves outside the house, might be thought to make the nature of the responsibility assumed even more definite than before.

The *Eighth* objection as to the thrift agencies I believe to be imaginary. They at present do very little business in deferred annuities—it is not a form of insurance or saving which suits either them or their customers. Their principal approach to it is in the indefinite continuation of sick pay when illness and old age, or the illness of old

age, makes work impossible ; and it is precisely this branch of their business which is admittedly insolvent—so much so that they are now strongly advised to relinquish it entirely, and recommended to make their sick benefits end at the age of 65. State pensions, so far from injuring their business, would help them to some extent out of a serious present difficulty. If they undertook no responsibility after 65, except as regards death, they could push forward along the true lines of their business,—insuring against death and sickness, and mercifully extending the sick pay as old age crept on, to fill the possible gap between 60 and 65. I believe their trade would benefit by any system of old-age pensions, but especially by one which involved no collection of premiums. But let their representatives speak for themselves. No one will doubt that they understand their own business.

Ninth, That the principle of independence and thrift is assailed. Here I join issue, and in approaching this subject I would pray my readers to lay aside preconceived ideas and to look at the facts in the light of their own experience ; and instead of trying to imagine what, on some economic theory, people ought to do, think rather of what is actually done. Let them consider how they are themselves in the habit of acting, or how, under changed circumstances, they would be likely to act ; and coupling this with what they see of the actions of others, judge as to what might be expected of people generally.

The discussion of economic questions has in our generation acquired an eagerness and intensity of feeling usually peculiar to questions of religion. We hear the same language of orthodoxy and heresy, and use again the well-worn similes, speaking of “bulwarks” against “inroads” of socialism, etc. There is the same frequent use of authority, and reliance on tradition, and the written

word of the great teachers of the past. Of all which I should be glad, if it be possible, to steer clear.

It is asserted that the fear of destitution is a potent cause of thrift not safely to be dispensed with, and with regard to independence, it is said that if destitution is avoided without direct personal sacrifice, self-respect must suffer. These are distinct positions, although they hang to some extent together.

The fear of ultimate destitution cannot be counted as having much direct effect on the volume of savings if the assured possession of 5s. a week in old age is held to undermine its influence. Only a very small portion of the hundreds of millions saved annually in England are saved by those who are in fear of destitution at any time. So what is meant must be that no motive but the fear of being some day destitute can safely be trusted to guide the first steps of thrift; that we cannot expect thrifty habits to be formed in any other way. This argument might be unanswerable if it were proposed that men should be protected by law from the dread of present or immediate destitution in their *working* years, for "saving against a rainy day" is for most the first motive of thrift. It is, however, just for "a rainy day," for what may come at any time, that people save in this spirit, not for objects more remote. The more remote objects have their turn, but not usually till all reasonable fear of destitution, present or future, has passed away.

Nor is saving, lest destitution come, the only motive towards thrift amongst the very poor. Saving for future needs is more efficaciously and hardly less generally exercised for the acquisition of capital. The object is very close at hand, very tangible, and the motive proportionately strong. A working man must have his tools; a dealer must have his stock; the possession of a pony

and cart will open up new business; if a spare room is furnished a lodger can be taken. It is for such objects, the offspring not of fear but of hope, that people are most ready to pinch and scrape. Here and not in the dread of being some day destitute lies the chief cause of human thrift. So far from the fear of destitution playing any important part in this development, we continually see that rather than abandon the aim towards which insufficient savings have been made, men will strain credit to the uttermost at a very real risk of destitution; so that this fear serves effectively neither as a motive to urge nor as a bugbear to restrain. Throughout the whole realm of trade, enterprise is the most potent cause of saving with rich and poor alike, and to it is due probably the largest share in the accumulation of wealth. Next to it in efficient force is the motive of saving for the sake of children. This is at present chiefly confined to the already rich, and operates to the greatest extent outside the domain of trade, or at least does not there take the lead till the motive of saving for the extension of business is exhausted.

It will be seen from what has been said that the possession of some wealth is an encouragement to the acquisition of more; and it is certain that nothing provides so persistent and irresistible an incentive as a prolonged experience of comfort. This incentive acts at times so strongly in the case of the very rich as to undermine courage and produce a nervous fear of loss more injurious to manhood than the poor man's improvidence.

But it will be said that the fear of hunger underlies all human effort, and it is true that this rudimentary motive cannot be dispensed with as an impulse to labour, and still plays an important part in the lower walks of life. For the old themselves, however, starvation is an ill-applied incentive to exertion—something like flogging

a dying horse—while for young or middle-aged it seems evident that those who are driven to work only by fear of immediate want will not do a hand's turn to provide for old age, and in point of fact they do not. Similarly, amongst those who save something, the hope of providing for the security and comfort of old age *may* underlie all other motives; but, as the other motives I have referred to act just as powerfully when nothing more can be added for the advantage of old age, it seems evident that they acquire an independent life and growth of their own.

It follows, I maintain, that the enforced provision of 5s. a week in old age will not *prevent* any savings being made that would otherwise be made. Those who would not have saved in any case, and who will in old age inevitably become a private, if not a public burthen, will at least do something; for every pipe they smoke, and every drop of beer, or cup of tea, consumed will contribute its quota towards their future needs. The better end of this class, those who pay least towards the revenue, might be impelled to save to some small extent; for to such as these the certainty of the 5s. would be a great encouragement to lay by whatever they could, even if it were very little.

In no case can much be done immediately with the poorest and lowest class; other influences must come in to raise the conditions of their lives before saving for old age can play any great part. It is upon the class just above, who might save and do not, or who might and should save more than they do, and for whom, with savings in hand, so great a class-career opens; it is upon this class that the certainty of the proposed fixed provision, so far as it goes, and its insufficiency, would, in my opinion, be likely to have the most happy effect.

But all this turns to dust and ashes if the second portion of the objection we are considering is true, viz. that independence and self-respect are lost by the acceptance of a benefit for which the recipient has not himself fully paid. The enjoyment of endowments to which any one becomes entitled never is so felt by the rich, and I do not see why the poor should feel it more than the rich—always provided that the claim does not require any confession of poverty. It must, however, be admitted that a provision for old age, obtained compulsorily under the law, and paid for out of taxation, would carry with it none of the moral benefit which would attend the winning of a pension by direct personal sacrifice. It would, I think, involve no *loss* of self-respect, but neither would it directly minister to independence of character. If, however, I am right in the previous contention that no one would make less voluntary effort to save because of it, and that many would increase their exertions in this direction, the objection falls to the ground.

The *Tenth* objection, That it is the duty of children to support their parents, if good at all, is good against any savings for old age, or at least against any encouragement of such savings, and therefore goes too far. If children ought to support their parents, it cannot be right for parents to save and so prevent them from performing this duty. But filial duty may be shown in many ways, and the relations of the rich to their children are not in fact worse than those of the poor; while looked at in the concrete, it is probable that thousands of old people with 5s. a week in hand will find a home with some son or daughter who otherwise must have seen them enter the workhouse.

The *Eleventh* objection, That emigration might be checked, is more valid, but the same argument would be equally good against any efforts to make life in England

happier and more prosperous. Moreover, it is not likely that young people, if they think of emigrating, would be influenced very much by so remote a consideration as such a pension would be in their eyes, and only a small proportion of old people emigrate. But it would be most undesirable that any old people, whose children could offer them a home in the Colonies or in America, should be induced to refuse it for the sake of 5s. a week at home, which might sometimes be the case. The difficulty could perhaps be met by their relinquishing all claim to pension in exchange for a passage to wherever they had the wish to go, or some such plan.

Twelfth. The amount required to be raised to provide pensions in England and Wales would be £17,000,000. I make no addition for expenses, because, as will be explained later, the cost of administration, which would not be great, could be reasonably deducted from the recipients.

Towards this sum the local authorities, whose rates might be rapidly reduced by one-third, and later by one-half or even two-thirds, if out-relief is reduced to a minimum, might contribute fully £4,000,000. I should suggest that half the existing rates be made a perpetual imperial charge as representing the minimum saving expected from the adoption of a general scheme of old-age pensions. If the rates are reduced more than one-half, the benefit would go to the ratepayers.

This leaves a sum of £13,000,000 to be provided out of taxation, and to it must be added such sum for Scotland and Ireland as would represent their contribution towards the taxes levied.¹ If this sum may be

¹ Scotland and Ireland would no doubt have each their own ideas as to the best way of using their quota of the taxes raised for the benefit of the old. To whatever extent any one born in England or Wales and settled in Scotland or Ireland, would benefit under the system locally

taken at £3,000,000 we have in all £16,000,000 to raise by imperial taxation.

To raise fairly such a sum as this, indirect as well as direct taxes would be needed, and the "free breakfast table" would become a dream of the past. It would be out of place for me to balance the claims of sugar, tea, and drink, or of income tax and the death duties. I will only point out that a $\frac{1}{2}$ d. a lb. on the sugar imported in 1891 would amount to over £6,000,000, that 2d. on tea would provide nearly £2,000,000, and that neither are impossible taxes. Drink seems to be able always to supply another £2,000,000 when called upon. 3d. on the income tax is fully £6,000,000, and we have an adjustment of death duties in reserve. It cannot be said that there would be any actual difficulty in raising whatever sum may be needed, nor in arranging the incidence of the new taxation so that all classes paid approximately in proportion to their incomes, provided there be any general desire that the thing should be done.

The financial resources of the country are probably more elastic than is supposed by those who fear that sixteen millions of additional taxation would overstrain and cripple them. If the securing of a minimum provision in old age would, as I hold, stimulate saving, in place of checking it, as is assuredly the result of the giving of out-relief, we should gain in wealth, and therefore in resources and the productiveness of taxation. I have already suggested that as money spent on maintaining the old out of a common purse only replaces (with doubtless some slight excess) a necessary private expenditure, it involves no great loss or waste of wealth such as follows many forms of public expenditure. The adopted, to the same extent and no more should any one born in Scotland or Ireland benefit if residing in England.

payment of school pence by the community instead of by the parents, and therefore out of rates or taxes instead of at the school door, is a parallel instance. Such methods may or may not be wise—depending in effect on whether the money if found from a common purse will be as well used as if contributed in return for services directly received by those who pay, but there is nothing ruinous about them. It is almost certain that the present generation will see a large increase of public expenditure. This has for some time been the tendency, but up to now the increase of private expenditure has gone still faster, and that of wealth the fastest of all.

What is to be feared, and this is a very real danger though not one appertaining especially to this proposal, is, that those who do not pay direct taxation should imagine that they can by some manipulation of taxation on property escape their share of the burthen, and that politicians should play with this delusion. Such an attempt could not succeed for long, but might entail financial mischief certain to react with frightful severity on the poor. They would pay their full share at last and bitterly. The financial stability of society depends, as I understand it, mainly on two great facts. First, that however burthens are laid on a people they are ultimately borne by the shoulders of the industrious; and second, that the spending of money invariably fills the pockets of the rich. Even and steady distribution of taxation, and economy in expenditure of public money, will always be the true interests of the people, and their path of progress must be sought and will be found in the increase of the value of their own work, and in their share of the total production.

For such an object as pensions out of which the poorer classes would reap the greatest benefit, it is

especially desirable that the money required should be fairly levied, and what has been said has been sufficient to show that there need be no reliance on ill-balanced taxation. By a very moderate addition to their own expenditure the young and those in active life can, if they choose, provide for the necessities of the old, and may then legitimately look forward to a similar and perfectly honourable provision for their own future. If the project does not so far commend itself to the community as to make the necessary sacrifice welcome, no sensible statesman could be expected to take it up.

If the system were adopted it would be maintained by vote from year to year. It would be a scheme not lightly to be laid aside, but there would be no bargain entered into, or engagement of any kind. At any moment the legislature could, if it chose, suspend the pensions and throw back the care of the aged poor upon the rates. It would not so choose; but it is unnecessary to talk of an "inalienable right" to a pension, for there would be no such thing; or to measure the liability in terms of a capital sum added to the national debt. It is more than probable that the system would from time to time require alteration. To-day 5s. a week after 65 for men and women alike seems to hit the mark. Twenty years hence things may be different. We might some day see our way to abolish such pensions altogether. The present necessity for them (as I think it to be) is the result of evils which may pass away, and which, if my argument has any force at all, these pensions will tend to cure. What the needs of the future may be the future must decide. We must act for our own times as best we may, only tying no unnecessarily hard or complicated knots for those that come after us to undo.

There is yet another objection, more felt perhaps than expressed, to the effect that such proposals as that here advocated may lead us further than we know. "Opening a door" is the metaphor generally used in referring to this danger. It seems to me a fatal mistake to let vague fears of the future hinder present action, if that action is itself desirable, and not in itself dangerous. If the throng of popular aspirations which now crowd upon us pass through the metaphorical door, that door must be already wide open. For these demands it is for us to find orderly accommodation. Some of them are sound, some unsound, but all have to be reckoned with; to each a seat and a hearing must be given. In England, if anywhere, there is room for this great hospitality.

Finally, in order to show that the administration of this scheme would be neither impracticable nor very costly, I will describe the manner in which it seems to me the pensions might be claimed and paid.

It is intended that every one born in England or Wales who has not for any length of time resided abroad (unless as a soldier or in the service of the State) shall, when 65, be entitled to the pension. All that can be expected is that the claim should be supported by reasonably credible evidence, and I suggest that the age of each applicant and the validity of the claim be decided by the superintendent registrar of the district in which the claimant resides, on such evidence as may be brought before him. The course of procedure might perhaps be as follows: The claimant would personally appear before the superintendent registrar and state the age he believed himself to be and where he had passed his life, and would, in particular, give the actual addresses at which he had lived for the last 10 years. He would also give the names of two or three respectable persons who might be

willing to speak as to his credibility and the probable truth of his statements, and he would answer such questions and cross-questions as the superintendent registrar might ask in order to verify his story. The claim so made would then be referred to the registrar of the sub-district in which the claimant resided for further inquiry. The referees would have to be seen, and sufficient researches made to test the general truth of the statements made. On receiving the local registrar's report the superintendent registrar would **FIX THE AGE**. It would be understood that any prolonged absence from England would be taken account of by way of deduction from the age allowed. If the applicant could not name any respectable persons to speak for him, then his probable age should be reported on by the local registrar and the relieving officer or other representative of the Guardians (whose interest would lie with that of the applicant), and finally come, as before, for settlement to the superintendent registrar. The decision of the superintendent registrar to be final, except on appeal to the registrar general; and such appeal only to be allowed on a magistrate's order declaring that substantial injustice appeared to have been done.

It will be seen that I treat all evidence as to age as a matter of hearsay only, and suggest no attempt at proof. Identification for 65 years is impracticable, and, short of stamping every child on some convenient part of its body with the date and place of its birth, no certificate would be of any value.

All that is needful is to obtain (1) a reasonably fair and prompt decision as to probable age, without incurring unnecessary charges; (2) a sure and prolonged identification, to avoid one person claiming in two places. The cost would be defrayed by moderate fees to remunerate

the registrars (and the parish official, if he had to act as referee). If the applicant had during the last 10 years of his life resided in several districts, the registrar in each must be employed (and paid) to the end that no man could possibly obtain more than one pension. The amount of the fees (which need not exceed 10s. to 20s. in all) could be deducted from the first payments of pension, at the rate of 2s. 6d. a week till paid.

If the claimant should appear to be of Irish, Scotch, or foreign extraction, more elaborate proof of English birth would be necessary, and the fees should in such cases be payable in advance. With English applicants it may be supposed that a pension will surely ensue sooner or later, and therefore the collection of fees might depend on payments being made.

To each applicant who became entitled to a pension a certificate would be granted in triplicate. One copy would be held by the registrar of the sub-district in which the party resided, another would be lodged with the bank through which the payments would be made, while the third would be held by the pensioner. The signature of the pensioner would be attached to the copy lodged at the bank, and a *deposit account be thereby opened* in the name of the pensioner (if he had not already an account), to which week by week the pension would be credited,¹ and which would be worked, like any other deposit account, at the expense of the depositor. The pension certificates (of which a bank might possibly hold a number) would entitle the bank to receive as well as pay the amount granted. Finally, on the death of the pensioner, the registrar would reclaim the certificates, and

¹ Popular familiarity with the doors and methods of a savings bank might do much to facilitate and encourage the habit of putting money by.

send them to the Treasury, or the agents of the Treasury, with report of the death.

It will readily be seen how simple such a system is compared to any scheme of national insurance.

In some such way the scheme would work when once set on foot; but amongst the practical difficulties which lie in the way of the adoption of a general plan of old-age endowment the transition from the present system has to be considered. In what way are we to treat existing paupers? My view is that they must remain paupers. It does not seem desirable that any of them should become free annuitants. They should continue to live under the charge of the Guardians, exactly as would be the case in the future on the plan here put forward with regard to those who had received parish relief between the ages of 55 and 65. Those now receiving out-relief would continue to receive it (always at the pleasure of the Guardians), the only difference being that they would not receive less than 5s. a week. Those in the house would stay there unless a desirable home offered outside. In either event the Guardians would receive and disburse the money, and be responsible for its proper application indoor or out, according to the requirements of the case, and thus the passage from the old to the new system would be greatly facilitated.

The first effect of this plan would seem to be to prolong and extend out-relief; but there need be no fear on this score, for the difference between the annuitant drawing money from the bank and the out-pauper receiving it at the discretion of the Guardians and from the hands of the relieving officer, would be clearly marked; and as time went on I believe it would be found that very few, able with the aid of 5s. a week to lead independent respectable lives, would be on the relieving officer's list.

Much of the honourable feeling of dislike which now attaches to relief indoors would be transferred to out-relief under inspection.¹

¹ A further question arises with regard to those now living on public charity in almshouses. It appears to me that all such must (pending a revision of the trust under which they benefit), forego participation in the general endowment; but it is rather a nice point.

CHAPTER VII

CONCLUSION

THE argument contained in the foregoing chapters can be summed up in very few words.

It is shown that the amount of old-age pauperism, though not so great as has been sometimes asserted, is very serious. Under the Poor Law it is treated undesirably: indoor relief lacks humanity and outdoor encourages improvidence. We are therefore justified in seeking some better plan. Pensions at 65 are suggested, to be acquired voluntarily with State aid. But, to be effectual, the system must be universal, or the improvident would still trust to the rates, and their treatment unceasingly oscillate between foolish kindness and unpopular severity. If the system is to be universal, it must be compulsory; and if compulsory, its cost, however collected, is taxation. Moreover, to be satisfactory, the system must apply to the old of our own time. We shall not tax ourselves for a benefit only to be realised after 40 years have passed. But if the system is to be universal, and to apply to our own old people, the forms of insurance become absurd. Why ear-mark the payments and accumulate funds at all? It is not insurance we require, but the endowment of old age.

By endowment of old age I mean a provision, whether

much or little, granted to all old people from a common purse. If this be desirable, the money needed is best and most equitably raised by taxation which falls fairly on all, according to their means. By adopting compulsion we weaken very much our claim on the individual for the *cost* of the provision to be made; for the value of the pension to one man is not what it is to another, while the price must be uniform. By artificially lowering the price we may seek to make it generally acceptable, and so long as a man may accept or decline the offer, we may rightly receive what he consents to pay in mitigation of the burthen on the common purse. But to force upon him a bargain he does not desire is taxation of a most objectionable kind.¹

The period at which the pension should begin is fixed by common consent at 65. In some trades it might well be lower and in other trades higher, but taking one trade with another active working life has ended at 65, and, accordingly, it is at about 65 that we find pauperism among the old increase very rapidly. Public pensions beginning sooner might tend to reduce wages, at and after 65 they will have no effect on the wages of younger men and but little on those of the old.

The amount, 5s. a week, is also fixed by common consent. It does not pretend to be "an adequate provision," but is the contribution of the State towards it, being about the sum (and less rather than more) which the bare maintenance of a destitute person actually costs. From this point of view it may be regarded as given by way of policy to all who do not come on the rates, which between poor man and poor man is no more than fair.

¹ The compulsion till recently exercised on parents to send their children to school and *pay for them*, though objectionable, is different in character, being exerted in the interest of the children.

No other plan of selection is possible except at sacrifice of independence. To select the poor is to pauperise, to select the deserving is to patronise. To do either is to humiliate. But the natural selection of those who with 5s. a week from the State can live without appealing to the parish will go far; especially if dated back 10 years, so as to exclude from those with a right to independent pensions any who have had public relief between 55 and 65. To have lived at all goes for something, to have asked no relief goes for more, and to have secured by savings, or through friendly feeling, or the loving duty of children, a chimney corner where 5s. a week will be adequate, may be accepted as proof enough that the pension is not ill bestowed. With those who cannot pass this natural test of fitness for endowment in old age, there may be room for selection of another kind. They have appealed to the parish, and the parish has the right to decide whether it is better for them, and for it, that the pensions which henceforward belong of right to the parish should be paid in the form of out-relief, or whether it is more advisable that the money should be used to provide indoor maintenance. If paid as out-relief the recipients would not cease to be paupers, they would only be pensioners on sufferance.

The sum required to provide 5s. a week to all old people is large, but not more than we could easily raise if the object is worth it. Nor does the administration entail any serious difficulties. Difference of opinion comes in rather as regards the results to be expected from such an expenditure.

There are those who see nothing but evil to come from it. Point by point I have attempted to meet this class of objection, with what success the reader will decide; and by implication I have indicated the opposite

view; but only if I have succeeded in showing that evils would not ensue, can I hope to carry the reader forward with me in the attempt I shall now make to show that an even larger expenditure would be justified by the results which may fairly be anticipated from this proposal.

First as a cure for pauperism. We have seen that strict administration, as things are, is a broken reed on which we cannot lean. Its principles, too fine for general use; its practices only adapted to village communities, where detailed knowledge of every case is possible. Withdraw old age; if it be possible withdraw the sick also; and the problem at once becomes manageable. We now spend £8,500,000 on poor relief, much of it mischievously. Take from the rates half this sum towards the cost of pensions, and under this pressure, relieved of the burthen of the old, there is no Board of Guardians in the country who could not very soon save a larger proportion than half the rates, with excellent effect on the character of the people and without fear of reaction. Life among the poorest might be based on independence, if their own old age and that of those who now hang heavily on them were secured. Chronic pauperism would be confined to a ne'er-do-well class, and might in the end be stringently regulated. Such is the immediate and beneficent return which may be fairly expected to spring from that portion of the pensions which pass to those who to-day live in danger of falling sooner or later into destitution, it may be one-fourth of the whole. If against a fourth of the pensions we may set half the rates, we save, so far, as much as we spend of public money, and have, as clear profit, any improvement in the character and condition of these people. In this class I do not count on any stimulus to

individual saving. They save nothing now for old age, and although the prospect of a pension might be some encouragement, it cannot be supposed that it would make very much difference; unlike the classes above them with whom a pension might perhaps prove the nest egg of innumerable savings.

The interests of each class are bound up with those of every other class, but most of all is this true of the relation between the bottom "fourth" and the great mass of the people just above them in means—wage-earners doing more valuable work, better paid or more regularly employed, and makers of profit on a small scale. These will be found to benefit very much, though indirectly, if the standard of life below them is raised. In addition they will benefit directly by every shilling of the cost of their pensions. Other things are within their reach, and are every day more generally grasped. They subscribe to sick clubs, they insure their lives, they provide something for a "rainy day." They organise trades unions to protect their business interests. They form themselves into building societies, and are learning to supply their more regular daily wants by co-operation. But they do not provide adequately—often not at all—for old age. It is too uncertain a matter; the principle of tontine is disliked; on any other principle the provision is too costly. The claims of the present and of others outweigh the claims of the future and of themselves. Yet this failure to provide for old age reacts adversely on everything else they do to better themselves. The fell influence of the Poor Law extends to them. In old age they *may* at last come to the workhouse, and this idea, especially as age draws on and savings are most necessary, cannot but be very discouraging. Against everything else they can surely provide, and perhaps

something more if it is to eke out the certainty of a small pension. And if, at the worst, savings are quite exhausted when they reach 65, some hospitable roof will be found to shelter them if they possess 5s. a week. Thus, for this great class, the central class of our population, amounting perhaps to one-half the whole, the pensions would, I believe, prove fruitful of blessings. They would as a class pay much less than they received back in money, but would benefit far more than the whole cost of their share to the State.

The upper and so-called "middle" classes have also an interest in the welfare of the lower "fourth," but it is sentimental in character and so different altogether from that of the upper working class. It is rather with the welfare of the great mass of the people that the interests of the upper and still more the middle or trading classes are bound up. They may have to adjust their services to new wants and new ways, but in one shape or other their services will be required and repaid in proportion to the prosperity of the community it is their business to serve. Thus they need not shrink from their share of the taxation required, although they themselves may not value or greatly benefit by the pensions. There is, however, a section amongst those of whom we are speaking,—an educated class, of clerks, school teachers, and others, people who require to live in a certain style which their earnings barely support, and who therefore have little margin for saving, to whom the certainty of a pension should be a great personal boon. They will pay the full cost in their taxes, but they will not feel the money wasted. Lastly, if the community prosper, many of the rich will reap advantage from rent or profit, and whether they do so or no few will regret extra taxation if they can feel that by this means, better

than by giving money in charity, or perhaps better than in any other way, they may mitigate the hardships of poverty and benefit the mass of the people.

It may still be asked: Have the people at large made any such demand? Have they any grievance on this subject which cries out for redress? Would they be willing to be taxed to provide pensions for the old? Perhaps not. There is much dissatisfaction with the unequal apportionment of wealth, and many rather vague demands are made. Give us the land, say some. Let us control and monopolise production, say others. Others again hope by widespread and highly organised combination to obtain a larger share of wealth for less labour. Such are the current demands made. These are the popular cures for poverty; which meanwhile they attribute to unjust laws or the greed of the rich. As to the Poor Law, however administered, they only think of it as harsh. Out-relief is always and everywhere popular, but it is as a practice not as a theory, for popular theories are in favour of the strictest application of the rule that he who will not work neither shall he eat.

It is not in the name of the people, but to the people, that I would speak, in advocating the endowment of old age as at once a practical and possible means of giving a surer footing to those who now, trying to stand, too often fall and sometimes sink altogether. I advocate it as bringing with it something of that security necessary to a higher standard of life. A security of position which will stimulate rather than weaken the play of individuality on which progress and prosperity depend.

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APPENDIX A

STATISTICS OF STEPNEY PAUPERISM

TABLE I.—STEPNEY. *Table showing the Length of Time during which Persons Receiving Indoor Relief on 30th April 1889 had been in Receipt of Relief at the Institution in which they then were.*

Institution.	Less than 1 Year.		1-2 Years.		2-3 Years.		3-5 Years.		5-10 Years.		10-15 Years.		15-30 Years.		30 and over.		Total.		
	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	
Poplar Workhouse	211	25	1	1	3	2	21	15	8	12	4	1	1	2	1	25	28	53	
Bromley Workhouse	155	94	23	18	48	25	46	31	21	15	8	12	4	1	1	307	197	504	
Sick Asylum	71	60	2	2	5	3	3	3	2	1	2	2	1	1	1	83	72	155	
Schools	37	20	13	6	19	14	33	17	24	27	1	2	2	1	1	127	86	213	
Lunatic and Imbecile Asylums	15	19	8	1	4	7	9	8	16	22	22	38	13	37	5	14	92	146	238
	299	218	47	27	76	50	94	61	63	65	31	54	17	39	7	15	634	529	1163
	<u>517</u>		<u>74</u>		<u>126</u>		<u>446</u>												

It will be seen that the moving stream of pauperism is less in volume than the pool in and out of which it runs, and in which it leaves its deposit of those who become fixed. It is remarkable that in every institution those who have been in from two to three years exceed in numbers those who have been in for one or two years. I have no explanation at hand for this peculiar fact. It may be that it is only after two years that the habit of going out for a while ceases to operate with even the most regular.

TABLE II.—POPLAR. (*Able-Bodied.*) Condition and Age.

		Children.		30-40.		30-40.		40-50.		50-60.		60-70.		Total.		
		M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	
Single	*	1	1	6	1	2	2	1	1	3	2	1	1	13	7	
Married	*	...	...	...	...	1	1	...	1	5	2	1	1	7	4
Widowed *	*	...	...	...	...	1	1	...	1	3	9	2	2	5	17
		1	1	6	2	3	4	1	6	11	13	3	2	25	28	
		24					29					29				

Of the able-bodied, 29 out of 53, or more than half, are over 50 years of age. Of these 29 we find 8 as to whom drink is given as the principal, and 4 as to whom it is given as a contributory cause; want of work accounts for 4, and incapacity for 3; mental disease for 2, other illness for 6, and the death of the husband for 3 cases, as well as contributing in 5 more. Of the 24 younger people drink accounts for two in the first place, contributing in 7 more; immorality or crime for 7, and laziness for 3.

* Including one deserted wife.

TABLE III.—BROMLEY. (*Infirm.*) Condition and Age.

	Children.		20-50		50-60		60-70.		70-80.		80-		Total.		
	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	To- gether.
Single	15*	8	15	11	8	4	15	5	11	4	1	...	65	32	97
Married	...	...	3	2	8	4	49	15	32	7	5	...	98	27	125
Widowed†	...	...	3	2	12	6	43	39	55	49	12	20	124	117	241
Cases of over 13 years' standing‡	15	8	21	15	28	14	107	59	98	60	18	20	287	176	463
	...	...	3	2	3	1	5	6	6	4	3	8	20	21	41
	15	8	24	17	31	15	112	65	104	64	21	28	307	197	504
	110						394								

This table shows that there are 394 above 60 years of age out of a total of 504; of these 373 are returned as over 65.

Amongst the 362 of these old people of whom we have records, 35 are mentioned as owing their pauperism to drink as the principal cause, with 48 more cases in which drink is cited as contributing. Illness, including accidents, accounts for 66; incapacity or temper for 8; and lack of work for 13. Old age is given as the principal cause for 187, and as contributing in 91 more. As a principal cause it is combined with drink, sickness, want of work, and lack of those who might support them. It stands without qualification in 27 cases.

* Two of these are young people, 15-20.

† Of which we have no record as to condition.

‡ Including two deserted wives.

TABLE IV.—*Sick Asylum. Condition and Age*

			Children.			20-50.			50-60.			60-70.			70-80.			80-			Total.
			M.	F.	M.	M.	F.	M.	M.	F.	M.	M.	F.	M.	F.	M.	F.	M.	F.		
Single	*	*	9	7	29	5	7	2	..	2	..	2	..	2	..	..	..	45	18	63
Married	*	*	...	...	9	10	8	3	5	6	3	1	1	1	1	..	..	26	20	46
Widowed*	*	*	...	...	4	3	.3	5	3	10	1	10	1	10	1	6	6	12	34	46
			9	7	42	18	18	10	8	18	4	13	2	6	83	72	155				
			16			60			79			79			79			79			

* Including one deserted wife.

Out of the 155 cases included in this table, drink is given as the principal cause of pauperism in 19, and as contributing in 15 more.

TABLE V.—*Children at School, divided for Sex and Age.*

M.	F.	Under 6.		6-10.		10-15.		15 and Over.		Total.
		M.	F.	M.	F.	M.	F.	M.	F.	
4	2	34	34	80	45	9	5	127	86	213

The causes of the pauperism of these children are given on the next page.

		Num. ber.	Per Cent.	
Death of father	.	105	49.3	{ Combined with drink in 39 cases, immorality and laziness in 2 cases.
" mother	.	8	3.8	Combined with insanity in 4 cases.
" father and mother	.	19	8.9	{ The only cause in 14 cases; combined with immorality in 3 cases.
Desertion of mother	.	16	7.5	Combined with drink in 8 cases, immorality in 5 cases.
Insanity or imbecility of father	.	6	2.8	
Illness of father (accident)	.	22	10.3	{ Combined with drink in 2 cases, and trade misfortune in 4 cases.
" mother	.	2	0.9	
Incapacity	.			
Lack of work	.			
Trade misfortune	.			
Old age	.	12	5.6	
Immorality	.			
Laziness	.			
Pauper association	.			
Drink, father	.			
" mother	.			
" father and mother	.			
		213	100.0	

of father of father or mother

Combined with drink in 5 cases.

Combined with laziness in 3 cases.

Combined with laziness and immorality in 3 cases, and with mental disease in 2 cases.

TABLE VI.—STEPNEY. Indoor Cases. General Statement of Ages, etc. (Omitting Lunatics.)

	Total.																				
	Children, 15-20.			20-40.			40-50.			50-60.			60-70.			70-80.			80-.		
	M.	F.	M.	M.	F.	M.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	M.	F.	Total.		
Single	140	95	11	7	38	10	16	10	18	8	15	7	1	6	11	...	250	143	393		
Married	...	...	...	...	6	8	8	5	21	9	55	21	35	8	6	...	131	51	182
Widowed*	...	...	...	...	3	4	3	3	18	20	48	51	56	59	13	26	141	68	309
Old cases†	...	...	...	...	1	...	2	2	3	1	5	6	6	4	3	8	20	21	41
Total	140	95	11	7	48	22	29	25	60	38	123	85	103	77	23	34	542	383	925		
					235											450					

The large proportion of old people is here very noticeable. In the chapter dealing with Stepney, full details are given of the causes of pauperism, but in connection with the above table the following statement, showing the relation which four of the principal causes of pauperism, viz. drink, sickness, accident, and lack of work, bear to sex, civil condition, and age, is of considerable interest:—

* Including four deserted wives.

† These date back beyond our recorded information, age and sex only being known.

TABLE VII.—STEPNEY. *Table showing connection between certain Causes of Pauperism and Civil Condition, Sex, and Age.*

	CONDITION.										AGE.							
	MALES.					FEMALES.					MALES.					FEMALES.		
	Singl.	Married.	Widow'd.	S.	M.	W.	S.	M.	W.	To- gether	Under 60.	Over 60.	Under 60.	Over 60.	To- gether	Under 60.	Over 60.	Total.
Drink	10	31	12	3	11	13	42	25	80	20	33	15	12	35	45	80		
Sickness	40	31	27	15	15	55	46	68	169	65	33	32	39	97	72	169		
Accident	7	6	12	1	4	7	7	16	30	10	15	1	4	11	19	30		
Lack of work	2	10	14	1	1	2	11	15	28	6	20	...	2	6	22	28		
	59	78	65	18	28	59	77	106	124	307	101	101	48	57	149	158	307	
Under 60	51	29	21	11	18	19	62	47	40	149								
Over 60	8	49	44	7	10	40	15	59	84	158								
	59	78	65	18	28	59	77	106	124	307								

Analysis such as this must not be pressed too far. If the total numbers under consideration were larger, and if they were taken from various districts instead of only one, a good deal more might be done. In a general way it may be said that an extraordinary proportion of those who suffer because of drinking habits are or have been married. It is not to be supposed that the married drink much more than the single, but it may be taken that it is in connection with the responsibilities of married life that the consequences of drink are fatal. Single people, if they indulge, may do so with comparative impunity. On the other hand, a large proportion of the sick are single or widowed, having, I suppose, no home care. Accidents apply principally to men, but are fairly distributed between young and old, married and not. Lack of work applies chiefly to elderly men, married or widowers.

APPENDIX B

STEPNEY PAUPERISM

The method adopted for tabulating the causes of poverty was as follows. To each cause I affixed an alphabetical symbol, using a capital letter where the cause given is the principal one, and a small letter where it is contributory, thus:

Cause	Principal.	Contributory.	Father or Husband.	Mother or Wife.	Both.
Crime	O	c	c	c	c
Vice	V	v	v	v	v
Drink	D	d	d	d	d
Laziness	L	l	l	l	l
Pauper association	P	p	p	p	p
Heredity	H	h	h	h	h
Mental disease	M	m	m	m	m
Temper (queer)	Q	q	q	q	q
Incapacity	I	i	i	i	i
Early marriage (girl)	G	g	g	g	g
Large family	F	f	f	f	f
Extravagance	E	e	e	e	e
Lack of work (unemployed)	U	u	u	u	u
Trade misfortune	T	t	t	t	t
Restlessness, roving, tramp	R	r	r	r	r
No relations	N	n	n	n	n
Death of husband	W	w	w	w	w
Desertion (abandoned)	A	a	a	a	a
Death of father or mother (orphan)	O	o	o	o	o
Sickness	S	s	s	s	s
Accident	X	x	x	x	x
Ill luck	Y	y	y	y	y
Old age	Z	z	z	z	z

As a further indication of character when the opposite of a fault is intended, the letter can be enclosed in brackets thus : (l) for industry, (d) for known sobriety or teetotaller.

There are few stories that cannot be very forcibly expressed by married condition, age, and three letters. As for example :

Martin Rooney	.	.	.	M	86	I z d	Incapable old man, who drinks.
Patrick Rooney	.	.	.	S	36	C h d	A criminal, hereditary pauper, and drunkard.
Sarah Truelove	.	.	.	M	66	D z p	Drunken old woman of pauper associations.
John Curtis	.	.	.	S	72	X z n	{ Single old man, without any relations, who has had an accident.
Eliza Green	.	.	.	Ch	4	O ¹ d ²	Child whose father is dead and mother drinks.
Mary Carter	.	.	.	W	59(?)	(dl) S n z	{ Elderly widow of good character for sobriety and industry, with no relations, and ill.
Eliza Knight	.	.	.	M	60(?)	(dl) M ¹ S	{ Husband insane. This woman, who is sick, has a good character for sobriety and industry.

In the summary which follows a few words of history are added, but it will be found that the alphabetical cipher gives the gist of each case.

SUMMARY OF STEPNEY STORIES

I.—*Indoor Relief.*

Note.—+ implies longer period unknown. d = days. m = months. w = weeks.
 Occupations in brackets those of husband or father.

{ = Relations.
 { = Husband and wife.

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	Story.	Known Pauper Relatives.
*1	(Able-bodied) Male	Married	51	Pattern-maker Lead worker	(Drink) D See p. 44.	9	Wife had medicine in 1880. His family left him in 1884. Lost work through drink. In and out since. Drunken and immoral. Husband left her. Children are as bad. Often in and out of workhouse.	Wife S d. { Son, S h d. Grandson, Dsc. Daughter, V a h. Dther-in-law, H w r. Late Husband, S. Brother, L m. Niece's Husband, No. 1036. ...
2	Female	Widow	60	Pattern-worker	D p s	9	Re-admitted in 1878. Had been sleeping in closets, on dust-heaps, and doorsteps. Drinks.	
3	"	"	54	None	D w	11+	Husband died 1878. She sold his shop 18 months after for £20. Was passed from Poplar 1884, and has been chargeable to one or other parish since.	
4	"	"	56	Needle-woman	D w	5	Dismissed for drink and theft. Partially paralysed. Wife lives with friends, who are comfortably off.	...
*5	(Infirm) Male	Married	68	Customs Officer	D See p. 44.	12		

*7	Male	Widow'r	69	Carpenter	D	6	Seized with paralysis a few days before admission.	Leave is stopped for returning drunk.
8	,	"	81	General Labourer	See p. 48. D	8+	Had been a great drinker.	...
9	,	Married	61	" (formerly School-master) Potman	D	10	Wife died in Sick Asylum (1881). Man was messenger at Relief Office, but drank too much.	Late wife, Sz. X. Sister-in-Law, X. Wife, S d. ...
10	Male	Widow'r	42		D	11	Had medicine in 1879. Wife died in June 1888. Man was admitted to Sick Asylum with a bad leg in April 1889. His children became chargeable during the same month. His sister says poverty is due entirely to drink.	Had medical attendance from 1879 to 1887, when he was admitted. When out he lives at common lodging-houses and begs.
11	Female	Child (In Schools)	18		D	11	Had medicine in 1879. Wife died in June 1888. Man was admitted to Sick Asylum with a bad leg in April 1889. His children became chargeable during the same month. His sister says poverty is due entirely to drink.	Late wife, No. 1072.
12	Male	Child (In Schools)	9		D	17d+		Son, S.H.
13	Female	Child (In Schools)	5		D	17d+		Children, Nos. 11-13.
14	Male	Married (In Schools)	63	Cooper	D	9+	First recorded application in 1875. In 1880 man said his wife was dead. She returned to him in 1881, and they have had medical and other relief since.	Father, No. 10.
15	Female	,"	69	None	Z d ¹	7+	Husband died 1873, and woman lived with her sons. Asked for relief in 1883. One son died in 1887, and was buried by Union. Mother and this son go into workhouse in 1888. Both drink to excess and use foul language.	...
16	Male	Widow Single	66	Stallkeeper (Blind)	D	9 m	Drunkard, has bad legs. Lived with No. 22 for 30 years. She left him in 1879.	...
17	Male	,"	26		I d	9 m	In 1881, the elder boy was sent to Smallpox Hospital, with another brother and sister. Father died the same year, and mother got these three children into the schools.	...
18	,"	,"	66	Coal work	D v e	9	Had fits in 1881, and was admitted. Relieved several times since. Stays with daughters when out of workhouse.	Paramour, No. 22.
19	,"	Child	16	..."	O 1d ³ h	8	These children have been frequently relieved with mother. Parents deserted them in April 1889, and they became chargeable. Father in prison for desertion.	Nephew's children, Nos. 19-21.
20	,"	,"	14	..."	O 1d ³ h	7	Drunken immoral family. Turned wife out in 1877; she died 1884. Admitted homeless in 1887.	Mother, No. 1006.
21	Female	,"	13	..."	O 1d ³ h	7		Father, No. 1043.
22	,"	Single	59	None	V p s	8		Grandmother, F d.
23	Male	Child (In Schools)	5		D ³ v ³ h	5		Mother, D a.
24	Male	Widow'r	11		D ³ v ³ h	10		Daughter, V d.
25	,"		61	Coal breaker	D v e	2		
					See p. 45.			

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	(Drink co ntd.)	Story.	Known Pauper Relatives.
26	Male	(Infirm contd.) Single	56	General Labourer and Hawker Tailoress	D v i	1	Lived with a widow. Frequently drunk and disorderly. Tramps country when out of work-house.	This woman and her husband, a dock labourer, drink heavily. They had medical relief, in March 1889, the woman and children are passed from St. George's, East. Woman had a child by her husband's brother, born in Mile End Workhouse 1887. Husband has left her; he has good work.	Cousin, S. n. Cousin, S. d. Cousin's wife. No. 1003. Woman's father, Z. Husband's father, Z. Mother, No. 27.
27	Female	Married (In Sick Asylum)	28	General Labourer and Hawker Tailoress	D' v a	5	This woman and her husband, a dock labourer, drink heavily. They had medical relief, in March 1889, the woman and children are passed from St. George's, East. Woman had a child by her husband's brother, born in Mile End Workhouse 1887. Husband has left her; he has good work.	Husband died 1875. Paralysed, drunken, and immoral. Was in London Hospital for 8 months in 1887. Full down when drunk. Was in London Hospital for 13 weeks.	Paramour, R. d. v. Brother, V. Wife's niece, No. 34. Wife, S. d. 1. Wife's mother, S. w. Uncle, No. 33.
28	Male	Married Child	3		D ² v ²	1 m			Mother, Z. Brother, C d s. Daughter, S. e. Two sons, M.
29	"	"	4		A d ³ v ³	1 m			"
30	"	"	8		A d ³ v ³	1 p			Son, D w p.
31	Female	(In Schools) Widow	38	Dressmaker	D v w	2			Son, D h. Son, S. n. Late wife, D. No. 1006.
32	"	Single	62	Washing	D v x	6			
*33	Male	Married		Sailmaker	D x	9			
*34	Female	Married (In Poplar Workhouse)	37	Prostitute	See P. 18.				
35	Male	Married	67	Rigger	D v h See P. 20 D h	...			
36	"	(In Poplar Workho.)	58	General Labourer	D p	11+			
{ 37	Male	Married	67	Signwriter Charing	D p e D p e	13	Relieving officer noted, "Always been a pauper" when admitting this man in February 1878. He had a bad leg. Lives in lodging-houses when out.	Son, L. h. Son, D ¹ h. Daughter, S. d. Daughter, S. d.	
{ 38	Female	"	56		D p e	13	Man asked for admission when entitled to 12s. weekly from club. Admitted in a miserable condition 4 weeks later. Wife is noisy and drunken. Was admitted a month after man. Continuously chargeable since.		
39	Male	Widow'	74	Dock Lab'rer (formerly Exciseman)	D p z	9	Had medicines when living with son. Had £50 bonus when discharged from excise (1864).		
40	"	"	64	Watchman	D p z	19+	Before 1870 this man and his wife frequently had out-relief. "Drunken impostors." Now admitted through a bail.	Son, D h. Son's wife, D. No. 1006.	

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	(Drink co'd.)	Story.	Known Pauper Relatives.
56	(Infirm Male)	Married	49	Dock Labourer	D w e	6	First wife died in SICK ASYLUM. Man drinks, and is partially paralysed.	.	..
57	"	"	70	Excavator	D u z	4	Out of work 3 or 4 months; man went into workhouse. Dirty, drunken lot."	Wife, D u. ¹	
58	"	"	67	Wood Engraver	D t ²	2	Came to London in 1883. Failed in business. Landlord called him a drunken old scamp. Woman had medicines in 1884-5. Rooms very dirty.	...	
59	Female	Widow	35	Needle-woman, etc.	D w h	5	Relieving officer saw her in bed with rum bottle by her side. A great drunkard. Husband died in Sick Asylum in 1887. She got two boys into the school; the other ran away, but in November 1888 he was admitted with her.	Father's parents, S d.	
60	Male (In Schools)	Child	13	...	O ¹ d ³ h	14			
61	"	(In Schools)	10	...	O ¹ d ³ h	14	Husband died in infirm workhouse (1882). Had 8 children in parish schools then.	Late husband, Sqd.	
62	"	(In Schools)	8	...	O ¹ d ³ h	14			
63	Female	Widow	57	...	D w s	11			
64	"	"	75	Needle-woman	D w z	Many.	Very drunken. Sleeps in casual wards when out.	...	
65	"	"	63	Servant	D q w	11+	Husband died in 1862. Woman passed from White-chapel in 1878. Lived a year with sister; quarrelled with her in 1882. A river from 1882 to 1886.	Sister, M.	
*66	Male	Single	51	Dock Labourer	D s h	1	Met with accident during drinking bout. Relieving officer found him on sacking in filthy room.	Aunt, W. Late father, X d. Sister, V d. Two nieces, S h.	
*67	"	Married	59	...	D s h See p. 24.	7	Sent to SICK ASYLUM within a fortnight of coming into parish — rheumatism. Wife, a daughter of No. 1019, leaves him. Dirty, drunken family.	Son, S g h.	
68	"	"	61	Dock Labourer	D s u	4	Man had ague and was admitted. Wife was in infirm workhouse. In October 1886 man (out of work 6 weeks) was admitted.	Wife, S d.	
69	"	"	53	Navy	D s ³	11	Drunken; ill-treats wife. She and children keep the home, and at last combine to keep the man out.	Son, S d. ¹	

70	"	"	70	Boatbuilder	D s e	10	Man ill in 1879. Had medicines when club allowance was just out. Four months after man and wife go into infirm workhouse. Wife died in 1885. Heavy drinkers. Good workman; should have saved.	Late wife, D m.
71	"	"	50	Dock Labourer	n D s	8	Wife got medicines for him in 1881. Sons will not help because he ill-treated her. Drinks.	...
72	"	"	77	Dock Labourer	D s z	12	Man and wife in sick asylum in 1877. Furniture taken for rent in 1879. Wife died in 1883. Man tramps country.	Step-daughter, M.
73	"	Married	66	Blacksmith and Dock Labourer	D z p	3	Worked twenty years at one place. Lived with daughter. She could not keep him and he could not get work. Wife lives with another daughter.	{ Daughter, A d. h. Son-in-law, L v d. Family all of pauper class.
74	Female	Single	74	Bootbinder	D z	3	Father left her a house. She sold it for £290. Drinks heavily. Children follow her about.	...
75	Male	Widow'	61	Watchman on river	D z	1 m	Foreman at wharf. Dismissed through drink in 1887. Wife died in 1886. Chest bad. Has quarreled with son.	...
76	"	"	76	Cabman	D z	9	In 1879 he was in Mile End Workhouse with his wife. Neglected her. Both drank heavily.	Late wife, D s. Daughter, M.
77	(Sick) Male	Married	56	Labourer	D	8	First had medicines for rheumatism caused by drink. Now has catarrh.	Son, S h u. Daughter, S h t. S. h. Daughter, S h t.
78	"	"	45	"	D v u	5	Man and wife are violent abusive drunkards. Man's health broken now. Woman a good beggar. Got help from C. O. S. while man was working four days a week.	Son, D. Nephew, S.
79	Female	Widow	46	Washing	D p	4 m	Husband died in 1886. Son applies for medicines and woman is admitted. Drunken and quarrelsome family.	Son, G s ³ d. Husband's mother, W f. ...
80	Male	Single	32	Dock Labourer	D p s	5	Sent to Sick Asylum from a common lodging-house in 1885. Partially paralyzed. Been in several times since. Rheumatic gout.	...
81	"	"	35	Ballast heaver	D h s	2	Lived with mother, who obtained first order. He says illness—pleurisy—was caused by drink.	Mother, No. 1167. Brother, S. Do., S. d.
82	"	Married	72	General Dealer (formerly Master Mariner)	D ³ l e ³	4	Wife applied for medicine for child in 1885. Husband gone to the Derby—selling ships. She had a shop and sold It.	Son, S d ³

APPENDIX B

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	(Drink or D e v)	Story.	Known Pauper Relatives.
82a	Male	(Sick conf'd.) Widow'r.	74	Shoemaker					{ Son, V d h. Son, L d h. Daughter, V d h. Daughter, V d h.
83	„	Single	49	Barber	D e s	2 w	Had shop of his own. "Drink and horse-racing have been my ruin." Came from Salvation Army Shelter.	...	
84	Female	Married	31	(Printer's Labourer)	D e s	5 d	Husband drinks and neglects family. Earns 5s. to 80s. a week. Woman has phthisis. Husband to pay 7s. a week.	...	
85	Male	Single	46	Seaman	D e	5½	Invalided home from Africa. Developed phthisis. Lodges at "pub." before admission. Violent and drunken.	...	
86	Female	Widow	73	(Kept by sons)	D e	4	Lived with two sons in 1884, and with a third in 1887. Was in Sick Asylum through a fall in 1886. Gets weaker in 1888, and goes in. Drunken disreputable family.	Son, No. 1052. Late son, S h. Son, No. 87.	
87	Male	Single	43	Coal Porter	D h v	3	Had bronchitis and ulcerated leg. Came out of Sick Asylum for four months in 1886. Vicious and cunning.	...	
88	Female	Married	37	Needle- woman	D u a	9	Often had relief for children. Husband leaves her —ill. Both drink.	Husband, D r s. Sister, D v.	
89	Male	Child	10	...	D³ 1	2 m +	Father sent to prison. Admitted with mother and four brothers. Ophthalmia.	Father, D l. Mother, L e d.	
90	„	Married	44	General Labourer	D 1	8	In 1885 woman had a miscarriage. Home dirty and untidy. Both drunken and abusive. Wife is sent to Asylum in 1886. Six weeks after man and family are admitted. Will not keep work when it is found for him.	Four brothers, D ² 8 Daughter, S ³ D'lier's husband's mother, No. 252. Three children, D ³ m. Wife, S d. ¹	
91	Female	(In Lunatic Asylum)	46	Machinist Glazier	M d	4			
92	Male	Married	67	General Labourer	D s	1½	Admitted after having a fit. Out twice since. Used to drink.		
93	„	„	50	General Labourer	D s	9+	Sent to Sick Asylum in 1880. Been there before. Gout and rupture. Drinks heavily. Not worked for years.	Son, S d. ¹	

94	Female	"	58	Shell-fish Stall	D s t ¹	6	Violent drinking woman. Has an ulcerated leg. Husband often had relief before she applied.	Husband, T z d. ²
95	"	"	63	?	D z p s	4	In 1885 woman and husband sent to workhouse. Previous application for man since 1877 caused by drink. Woman ill since 1887—debility.	Husband, D s p. Brother-in-law, S d p.
96	Male (Able- Bodied)	Married	56	General Labourer	S h u	6	Man was doing casual work when relief was first given. Helped by friends. Both admitted in 1886. Only out for short periods in the summer since. Sweate. Had been ill a year with rheumatism when he applied. Lived on savings. Only out for a few days since.	Brother, S h.
97	Female	"	56	None	S h	7	Casual worker. Had medicines for rheumatism. Only once out of workhouse since he entered in October 1888.	Father, Z t. Son, S w. ¹
98	Male	Single	49	Seaman	S e	3	Sight was failing when woman was admitted. Has not been out since.	...
99	"	Widow ^r	57	Waterside Labourer	S u	84	Brought by sister's husband. Subject to fits, and has lost memory.	...
100	Female	Widow	53	Tailoress	S w z	2	Sight was failing when woman was admitted. Has not been out since.	...
101*	Male	Single	20	Vanboy	S m	14	Lived with a man, who took her "off the streets." Thinks people are going to kill her.	Sister-in-law, No. 102. Sister's stepson, A. S. Sister, S. C. Paramour, father of No. 200.
102*	Female	"	26	None	M v	2 m	Had medicines for wife from 1878 to 1885, when she died. He lived with her sister a short time and then entered workhouse. Was an inmate in 1881.	...
103	Male (Infirm)	Widow ^r	70	General Labourer	S c p	11	Suffered with chest disease. The woman he lived with could not keep him.	...
104	"	"	53	Engineer's Labourer	S v	3 m	This couple lived together five years. In 1887 woman was admitted in a miserable condition— bronchitis. Man followed soon after. In 1879 woman was living with another man.	Son, No. 1047.
105	"	"	67	Coalworker	n Z v	8	Lived with and kept by daughter. Relieved dur- ing sickness. Much drink. Admitted with rheu- matism.	Son, No. 1047.
106	Female	Single	59	Sweetmeat Maker	S v p	2	Wife died in Sick Asylum (1881). He was earning 21s. a week. He is admitted in 1883 with bron- chitis.	Son, No. 1022. Son's wife, No. 1023.
107	"	(In Sick Asylum) Widow	69	...	S d	6	...	...
108	Male	Widow ^r	68	Labourer at Boilerboiler's	S d	9	...	...

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	(Sickness cond.)	Story.	Known Pauper Relatives.
109	(Infirm Male)	contd.)	59	Tinker and Hawker Boilermaker	S d	12	Partially paralysed and has gout. Stays at common lodging-houses when out.		...
110	"	"	59	Hammerman	S d	6	In January 1888 admitted to sick asylum with rheumatic gout. Six admissions since.	Sister, Wd. Niece, S.u. Niece, No. 905.	
111	"	Single	62	Carpenter	S d f	12	Tramps country. Lives in common lodging-houses. Often in sick asylum with ulcerated leg.	Mother, Z. h. Late sister, S. P. Brother-in-law, No. 1042.	
*112	"	Widow'r	52	Child	S d h See p. 31. S ¹ d ³ o ¹	8	Several applications for admission. Rheumatic gout. An Oddfellow; scratched 1879.	Late father, D.	
(113	"	Widow'r	13	...	S ¹ d ³ o ¹	14	Father, a broker's man, was sent to Sick Asylum and children to schools at same time. Man died, and parish buried him. Widow makes buttonholes.		
114	"	Widow'r	11	Carpenter	S ¹ d ³ o ¹	14	Both were dirty and drunken. Admitted in 1881. Not worked for eight weeks through rheumatic gout, aggravated by drink.		
115	"	Married	69	General Labourer	S d z	8	Admitted in 1881. Not worked for eight weeks through rheumatic gout, aggravated by drink.		
116	"	Married	73	General Labourer	S d z	11+	Has medicine for rheumatism in 1878. Relieving officer than notes—"Known for many years . . . drunken old fellow."		
117	"	"	60	"	S p	9+	Man had had cont-relief and been in Sick Asylum several times before first record (1880). Has rheumatic gout. Wife and children had frequent relief until 1888.	Wife, S. P. Three children, S. P.	
118	Female	Widow	70	Washing	S p	8	Husband died in Sick Asylum in 1881, and widow was admitted. Came out in 1885.	Son and his family. See Nos. 1098-95.	
*119	Male	Single	24	Factory hand	S h See P. 47.	1½	Epileptic. Had not worked for three years when brought by father.	Father, No. 55.	
120	Female	"	20	Servant	S h	4	Brought up in parish schools. Goes to service. Is subject to fits and has to leave.	Two sisters, O. 1	
121	Male	"	51	Labourer	S p e	4	Rheumatism. Lives in common lodging-houses. Has been admitted six times.		
122	"	"	49	Sells matches	S p n	10	Paralysed. Has sold "lights" at — Bridge since 1887. Lives in common lodging-houses in summer; workhouse in winter.		
123	Female	"	22	"	S f ¹	5	Epileptic from third year. Parents have eight younger children.		

124	Male	Child	11	...	S f u ¹	8	Father a dock labourer. All family have weak eyes and are delicate. Frequent applications for medical relief since 1881. This child has cataract.	Mother, S f u ¹ Three br'th'rs, S f u ¹ Two sisters, S f u ¹ Uncle, No. 126.
125	"	Single (In Sick Ass't Widow)	39	Seaman	S e	1	Seized with paralysis when at sea. Came to London after being 6 months in Southampton Infirmary.	Nephew, No. 126. { Son, No. 128. Sister, cause unk'n.
126	"	Single (In Sick Ass't Widow)	70	Carman	X z	8	Was run over and disabled. Had a year's sick pay from 'Foresters', and then became chargeable.	
127	"	"	54	General Labourer	S e	7	Man had medicines for rheumatism in August 1882; in following December the boy and he were admitted. Both re-admitted in 1884. Man has a bad leg.	{ Son, S. Son-in-law, S d. Mother-in-Law, No. 180. Daughter, No. 1101. Granddaughter, No. 1100. Daughter-in-Law, S w. Late mother, S. Brother, S u. Brother-in-Law, M.
128	"	Single (At Schools)	17	...	S1 e	7	Often ill, as are his son and daughter.	
129	"	Single (Widow)	52	Iron Driller	S ² e	11	Unable to work. Children cannot keep her.	
130	Female	Widow	74	Tailoress	n Z	4	Arm disabled. Was supported by brother until he lost his work.	
131	"	Single	51	Needle- woman	S i	5	Was supported by brother until he lost his work.	
132	Male	"	46	Seaman	S i	6 m	Came home from sea in 1887—blind. Admitted destitute in 1888. Brother in America.	
*133	"	Married	36	Stationer's Shopman	S i	1	Paralysed. Had not worked for 18 months before applying. In two benefit societies and has pension 4s. per week. Wife supports children. Respectable sober people. C. O. S. help.	
134	"	Single	53	Dock Lab'rer, (formerly Hamm'r man)	S i	11	Has had eyesight. Sent to infirm workshop in 1879. Has been out two or three times since.	
135	Male	Child	8	...	S ¹ u p ¹	3 $\frac{1}{2}$	These children have been chargeable two or three times when father was ill. They are weak, and apparently share their father's disability. Parents are described as clean and sober. The mother has an ulcerated leg; she is rather rough.	Father, No. 1126.
136	Female	" (In Female Schools)	6	...	S ¹ u p ¹	3 $\frac{1}{2}$		Mother, No. 139.
137	"	Child (In Sick Ass't Male)	1	...	S ¹ u p ¹	1		
138	"	Child (In Sick Ass't Female Married)	4	...	S ¹ u p ¹	3		
139	"	Child (In Sick Ass't Female Married)	39	Bottlewasher	S p	6		
		(In Sick Ass't Male)						{ Children, Nos. 135-38. Husband, No. 1126.

APPENDIX B

STEPNEY PAUPERISM

The method adopted for tabulating the causes of poverty was as follows. To each cause I affixed an alphabetical symbol, using a capital letter where the cause given is the principal one, and a small letter where it is contributory, thus:

Cause.	Principal.	Contributory.	Father or Husband.	Mother or Wife.	Both.
Crime .	O		c ¹	v ²	
Vice .	V		d ³	p ⁴	
Drink .	D		l ⁵	b ⁶	
Laziness .	L		p ⁷	m ⁸	
Pauper association .	P		k ⁹	c ¹⁰	
Heredity .	H		m ¹¹	b ¹²	
Mental disease .	M		q ¹³	e ¹⁴	
Temper (queer)	Q		f ¹⁵	t ¹⁶	
Incapacity .	I		g ¹⁷	u ¹⁸	
Early marriage (girl)	G		e ¹⁹	v ²⁰	
Large family .	E		o ²¹	r ²²	
Extravagance .	U		n ²³	w ²⁴	
Lack of work (unemployed)	T		a ²⁵	s ²⁶	
Trade misfortune .	R		o ²⁷	x ²⁸	
Restlessness, roving, tramp	N		s ²⁹	y ³⁰	
No relations .	W		x ³¹	z ³²	
Death of husband .	A				
Desertion (abandoned)					
Death of father or mother (orphan)					
Sickness .	S				
Accident .	X				
Ill luck .	Y				
Old age .	Z				

As a further indication of character when the opposite of a fault is intended, the letter can be enclosed in brackets thus: (l) for industry, (d) for known sobriety or teetotaller.

There are few stories that cannot be very forcibly expressed by married condition, age, and three letters. As for example:

Martin Rooney	.	.	.	M	86	I z d	Incapable old man, who drinks.
Patrick Rooney	.	.	.	S	36	C h d	A criminal, hereditary pauper, and drunkard.
Sarah Truelove	.	.	.	M	66	D z p	Drunken old woman of pauper associations.
John Curtis	.	.	.	S	72	X z n	{ Single old man, without any relations, who has had an accident.
Eliza Green	.	.	.	Ch	4	O ¹ d ²	Child whose father is dead and mother drinks.
Mary Carter	.	.	.	W	59(?)	(dl) S n z	{ Elderly widow of good character for sobriety and industry, with no relations, and ill.
Eliza Knight	.	.	.	M	60(?)	(dl) M ¹ S	{ Husband insane. This woman, who is sick, has a good character for sobriety and industry.

In the summary which follows a few words of history are added, but it will be found that the alphabetical cipher gives the gist of each case.

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	Story.	Known Pauper Relatives.
168	(Infirm Male)	Single	56	General Labourer	(Sickness S	cont'd.) 4	Has gone in hand. Was in Sick Asylum in 1887 and 1888. Relations unknown.	...
169	Female	Widow	71	Monthly Nurse	S	84	Husband, a mate, died at sea (1856). Son trained in Parish School. Had out-relief. Said to be a drunkard.	Son, O. 1
170	Male	Single	49	Watchman at Lodging-house Butcher	S	4	Was removed from common lodging-house to Sick Asylum. Worked there for 6 years. Had paralytic stroke in 1887.	...
171	"	Married	62	Stavedore's Labourer	S	2	Paralysed. Wife supported him for 3 years—washing. Has gone to live with her daughter.	...
172	"	"	40	Coalworker	S	4 m	Paralysed 2½ years before applying. Wife has small shop. In Hearts of Oak Benefit Society.	Wife's mother, Z !
173	"	"	72		S z d	5	Supported by wife for 7 months before asking for medicine. Admitted 3 years later. Had not worked in interim.	Late wife's sister, S. W.
174	Female	Widow	62	Washing	S z p	8	Had medicine since 1881. Gradually gets worse. In Sick Asylum in 1888.	...
175	"	"	65	Leadworker	S z p	12	In Sick Asylum in 1877, then went to sister's. Admitted deictitiae in 1878, and not been out since.	{ Sister, S. h., Nephew, D.
176	Male	Widow'	69	Shipwright	S z u	8 m	Lost situation after nearly 30 years' service through sickness. Respectable and sober. Forester 30 years.	Step-daughter, W.
*177	Female	Widow	68	Charing Hawker	S z w See p. 27.	8	Husband died in 1882. Both of good character; sober and clean. Only one son can help.	{ Son, 18 n. Daughter, 28 ul. h. Son-in-law, No. 1016.
178	"	"	69	Hawker	S z w	3	Cataract. Sister got her into Sick Asylum. Only been out for 3 weeks since.	...
179	Male	Widow'	76	General Labourer	S h i	11+	Hand partially disabled. Had out-relief before record begins. In summer joins his wife and daughters, and works in fields.	[Late son, S. h. Son, S. h. d. Son's mother-in-Law, W. s.]
180	Female	Widow	71	Needle-woman	S z n	5	Husband died 1868. Has varicose vein. Lived with her daughter until her death just before first admission.	...
181	Male	Widow'	72	Shingle moul-			Brackets for sister-in-law. Brackets after son & month.	

182	Female	Single	67	Servant	S z	2	Turned out of her place because she could not do her work. Found in churchyard—ill—by a woman who kept her two days.	...	
183	,"	Widow	85	...	S z	3	Daughter asked for medicines. Relieving officer saw woman on "heap of rubbish," and sent her to Sick Asylum.	Daughter, S u. ¹	(Son's wife's mother, No. 646. Son, S. Son, S. Late daughter, S. Grandchildren, O. 1 ...)
184	,"	,"	66	Rope-worker	S z	8	First applied for daughter's children. Had medicines, and lived with another daughter until 1888.		
185	Male	Married	68	Dk. Lab'r (formerly Sailor)	S z	4	Has not been to sea for 20 years. Wife chart, but does not earn enough to keep both.		
186	,"	Widow'r	70	Bricklayer's Labourer	S z	12	Had medicine in 1878; had been out of work 9 months. Entered workhouse in 1880. Only out for a few days since.	Late wife, S p. Daughter, S d p.	
187	,"	,"	75	Shopkeeper and Dock Labourer	S z	1½	Daughter kept him until he had bronchitis. He was then sent to Sick Asylum. Four sons have families.		
188	,"	,"	63	Dk. Lab'r (formerly Sailor) Cleaning	S z	11	Had rheumatism. Lived with son in 1878. Wife died in 1872.		
189	Female	Single	69	Stevedore's Labourer	S z	7	Lived some years with married sister. Has been a nurse.	Son, U h s. Daughter-in-law, S h.	...
190	Male	Married	68	Stevedore's Labourer	S z	6	Man had medicines in 1883. Home kept by wife and children. Admitted in 1887; out once since.		...
191	Female	Single	65	...	S z	23	Had out-relief (as. weekly) from 1866 to 1887. Had an attack of paralysis, and was admitted to Sick Asylum.		...
192	,"	Widow	78	Servant	S z	13	Husband died in an infirmary. Woman left situation—ill—the day before she was admitted.		
193	,"	Single	69	"	S z	5	Left situation—ill. Lived a month with brother; then admitted. Came out to brother's funeral.	Sister-in-law, W.	
194	Male	Widow'r	82	Fish-curer	S z	7	Admitted ill, and sons ordered to pay. Except two sons, his children are low, drunken, and criminal.	(Son, S t p. Son, C. Son's 3 children, Ch. Daughter, No. 1067. Daughter's children, No. 888-94.)	

No.	Sex	Condition.	Age.	Occupation.	Cause of Pauperism.	(Sickness concl.)	Years Charge-able.	Story.	Known Pauper Relatives.
195	(Infirm Female	Widow	65	Sack-mending Dock Labourer	S z	9	Chronic bronchitis. Kept room clean. In Burial club.	Daughter, S h. Son, S h.	
196	Male	Married	70	Dock Labourer	X z	11	Worked for Dock Company 35 years. Met with accident, and Company allowed £s. a week for 8 months. Then entered workhouse.	Daughter, S h. Son-in-law, No. 195.	
197	"	"	66	"	S z	4 m	Worked 27 years at Docks. Had rheumatism when admitted. Wife, who had not worked for 12 years, went to son-in-law's to live. Joined her husband a month later "as he was going to stop in."	Son-in-Law, S h.	
198	Female	"	63	"	n Z	3 m		Son-in-Law, S h.	
199	(Sick) Female	Single	51	Washing	S v	2	Lived with a navy for many years—until 1886. Admitted to Sick Asylum in 1887. Debility.	Paramour, S e.	
*200	"	Child	6	...	S v d	4	Mother imprisoned for neglecting her. Had catarrh when admitted.	Father, D c. Mother, D v.	
201	"	Widow	80	Tailoress	S d	10	Admitted with husband in 1879. Both drank. Has not been out since husband died in Sick Asylum (1883).	Late husband, D.	
202	Male	Married	67	General Labourer	S d	10+	Chronic bronchitis. Had been in Sick Asylum for 2 years before admission in 1879. Between 1879-1880 there are 87 applications for him.	Wife, No. 1194.	
203	"	"	73	Sawyer	S d	6	Had rheumatism since 1885; now paralyzed. Old employer gave him £s. a week in 1886 to keep him out of workhouse.	...	
204	Female	"	39	None	S d ¹	9	Has had medicines for children. Husband drinks. She is admitted on daughter's application.	{ Son, S c ¹ d. Daughter, S d ¹ .	
205	"	Child	1	"	S d ³	14 d	Parents drink. Admitted with mother in April 1889.	Father, No. 1077. Late mother, S d ³ .	
206	Male	Single	51	Waterman	S d p	11	Has rheumatic gout. In Sick Asylum in 1878, and has medicine at intervals since. Lives in common lodging-house after mother's death.	Late mother, S p. Brother, No. 1117.	
207	"	"	44	Labourer	S d p	2 w	Lived with mother and sister. Dirty drinking set. Has bronchitis. Not worked for months when sister enrolled.	{ Mother, S w d. Late Father, S d. Brother, S d.	

208	,	Married	40	Coppersmith	S d e	4 m	Wife took children and left man in 1886—drink. He allowed her 15s. a week. Average earnings 30s. a week until December 1888.
209	,	"	41	Hawker	S d i	11½	Admitted to Sick Asylum with injured knee (1877). Home dirty. Two children sent to Parish Schools. Rheumatic gout. Used to drink. Irregular work for 10 years.
210	,	Single	55	F farrier	S d u	2 m	Has rheumatic gout; gets worse after 1885. Often in Sick Asylum after that date.
211	,	Widow'r	59	General Labourer	n S d u	10	A great drinker. Partially paralysed since 1875. Husband got medicines for her in 1886. He died in 1887.
212	Female	Widow	70	"	S d z	3	Admitted with ulcerated leg, and stayed 2 years. Discharged, but readmitted a few months after. An impostor. Lives at common lodging-houses. Has phthisis.
213	Male	Single	34	Labourer	S p d	3	Admitted with ulcerated leg, and stayed 2 years. Discharged, but readmitted a few months after. An impostor. Lives at common lodging-houses.
214	,	"	37	"	S p	3	Admitted to Sick Asylum in 1878. Wife in Lunatic Asylum. Children go into workhouse.
215	,	Married	47	General Labourer	S p	11	In 1880 poisoned his hand and had medicine. Children also have medicine. Has rheumatic gout, 1887-89.
	,	"	49	"	S p	9	Hemoptysis. Admitted from a common lodging-house in November 1888, and again in April 1889. Admitted from common lodging-house in 1884, and again in 1886. Not out since. Arthritis.
216	,	Single	37	Dock Labourer	S p	6 m	Was in Parish Schools in 1880. Has ophthalmia, and cannot keep a situation.
217	,	Single	45	Labourer	S p	5	Husband died 1875. In Sick Asylum in 1878. Has had medicine, and been in workhouse since. Not out since 1887.
218	Male	Single	"	"	S h	9 +	Discharged from hospital as incurable. Husband looks half-witted; casual work.
219	Female	"	16	"	S p w	11 +	Has medicines in 1888, and goes in Sick Asylum. Debility. Husband cruel and beats her.
220	,	Widow	67	Washing	S i	2½	Lived in lodging-houses since 17th year. In Sick Asylum twice in 1886, and again in 1887 and 1888. Phthisis.
221	,	Married	30	(Bricklayer's Labourer) (Blind Street Musician)	S i	6 m	Daughter, No. 1104.
222	,	"	41	Labourer	S i	3	...
223	Male	Single	39	Labourer	S e p	3	...

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	(Sickness contd.)	Years Chargeable.	Story.	Known Pauper Relatives.
224	Male	(Sick cond.) Single	56	General Labourer	S e p	4	Lived 9 years in lodging-house. Admitted with an ulcerated leg in 1886, and twice since.	...	
225	"	"	33	Fish-curer	S e p	2½	Bronchitis. Admitted from lodging-house.	...	
226	"	"	38	Fish-Porter	S e	1 d	Bronchitis. Not worked for 8 weeks. Sister helped him.	...	
227	"	Widow'r	39	Dock Labourer	S e	6 w	Had a bad knee and could not work. Lodged at a coffee-house. Casual worker.	...	
228	"	Married	59	Ballast-heaver (Bricklayer)	S e	9	Wife got an order for him in 1880 ; he was too bad to attend hospital. Heart disease. Admitted 1888.	{ Daughter, V. h. Son, D.	
229	Female	"	46		S e u ¹	6 w	Rheumatism. Medical order obtained, and woman sent to Sick Asylum next day. Man's work irregular.	Father-in-law, Z.	
230	Male	Single	36	Dock Labourer	S u	1½	Bronchitis. Lost situation in 1887 ; out of work 2 months when he applied. Went in Sick Asylum 1888.	Mother, S q.	
231	"	Widow'r	56	"	S w	8	Has bronchitis in winter, and sometimes goes in Sick Asylum. Casual worker.	{ Son, S l. Son, S l. Daughter, S d. Daughter's children, Ns. 1084-86.	
232	Female	Married	47	None	S u ¹	2 w	Husband out of work 8 weeks. Obtained medicine for wife—pneumonia. Goes in 3 days after.	...	
233	"	"	31	Lead-worker	S u ¹	2	Had a miscarriage. Husband paid doctor for a week, and then applied. Home clean. Only 2 days' work a week for man.	...	
234	"	Widow	47	Factory-hand	S w d ¹	3	Bronchitis. Goes into Sick Asylum. Worse in winter. Husband died 1886.	...	
235	"	"	35	Pickle-worker	S w	2 d	Woman's sister asked for her admission. Very ill.	Late husband, S.	
236	"	"	50	Washing	S w	3 m	Kep by nephew—work uncertain. Has bronchitis.	...	
237	"	"	73	"	S w	4½	Lived with daughter until her admission. Been in workhouse and Sick Asylum.	Late husband, S z.	
238	"	"	69	Tailoress	S w z	4 m	Picked up by police and taken to workhouse. Daughter takes her out ; 2 months later she consents to go in. Paralysed.	...	

239	Male	Single	57	Labourer at Dry Dock	S 1 i	11	Sent to Sick Asylum in 1878. In and out since. Chronic Rheumatism. Lived in lodging-houses when out since 1884.	...
240	"	Child	1	...	S 0 ¹	3 m	Father, a coloured man, died at sea (1887). Mother ... Italian. Son came from Italy and sent for her. He married a drunken Irish girl and could not keep his mother.	...
241	Female	Widow	65	Needle-woman	n S w	4 m	Has a bad leg. Divides his time between Sick Asylum and a common lodging-house.	...
242	Male	Widow'r	62	General Labourer	S n	9	Has an ulcerated leg. Has had medicines and been chargeable indoors several times. Dislikes going in.	...
243	Female	Widow	61	Hawking & Washing	S n	4	Passed from Whitechapel. Epileptic. Bronchitis. Had medicines in 1886. No work. Again in 1888 for 8 months. Room fairly comfortable. Admitted in 1889.	...
244	"	Single Married	41 65	Washing Dock Labourer	S m 2½	8 m	In June 1877 woman was ill and wanted to go into Sick Asylum where she had been a year before. Not out since.	...
245	Male	Single	64	Charing	S	13 +	Pneumy. Mother applied for her. There are seven younger children and father has been ill a year. C. O. S. are sending him away.	...
246	Female	Single	19	Factory-hand	S	8 w	Bronchitis. Home from sea 2 months. Stayed with cousin.	...
247	"	"	19	Ship's Fireman-Painter and Paper-hanger	S	1 w	Rheumatism. Had been in Sick Asylum from Poplar before coming to Stepney.	...
248	Male	"	37	General Labourer	S	2 w	Admitted to workhouse in 1878 with Rheumatism. Out in 1879 but not since. In Sick Asylum since 1881.	...
249	"	"	47	Widow'r	S	11	Admitted from common lodging-house in 1885 and twice since.	Brother, S p.
250	"	Single	34	"	S	4	Had a paralytic stroke. Lived on savings. Became worse, she was admitted. Room clean.	{Mother, Z p. Son, S h. Son, S s. Son, S wife's parents, No. 90, 91.
251	"	Female	Widow	Hawker of China	S	5 w	...	

APPENDIX B

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable. (Sick cond.)	Story.	Known Pauper Relatives.
253	Male	(Sick cond.) Married	50	Engineer-fitter	S	1 m	Had bad knee. Admitted on father's application. Lived in lodgings. Wife and children at Walworth.	...
254	"	Single	18	...	S	3 w	An illegitimate child who was taken by Dr. Bernardo. Was ill at his Labour House for 3 months before admission.	...
255	Female	"	38	None	S	3 m +	Has had fits since birth. Applied in 1889 as father could not keep her. Had been in before.	...
256	Male	Married	39	General Labourer	S	1 m	Admitted to Sick Asylum after being a month in hospital. Sober and hardworking. C.O.S. allow wife 8s. a week.	...
257	"	"	58	Dock Labourer	S	1	Rheumatism. Had medicines in 1888 and was admitted in 1889. In club, but out of benefit.	Daughter - in law, A cl p. Four grandchildren, A cl p. Wife's Uncle, No. 44.
258	Male	Single	43	Lab'rer at Tea Warehouse	S	1 m	Had not worked for 4 months. Left through illness phthisis. Had been to hospitals. Was staying at Salvation Army Refuge.	...
259	"	Married	29	Waterside Labourer	S	2 w	Was ill 2 years before admission. Left his wife a year before. She was immoral.	Brother, D v.
260	"	Single	33	Ship's Fireman	S	6 w	Was a gunner in Royal Artillery. Discharged in 1885 with ulcerated leg. Been in hospitals but not cured.	...
261	"	"	27	Fish Porter	S	11 d	Chest disease. Not worked for 14 weeks before applying. Has been in Dr. Bernardo's Homes.	...
262	Female	"	47	Servant	S	2½	Left situation—ill. Stayed 6 weeks with a friend and then entered Sick Asylum. Been out once since.	...
263	"	Married	70	Washing	S z d	1	Heart disease. Has had medicines since May 1888. Admitted to Sick Asylum in April 1889.	Husband, No. 1186.
264	"	Widow	72	None	S z p	11	Bronchitis. Had medicines in 1875-80. Partly supported by neighbours until 1884.	{ Son-in-law, S. Grandson, S h. ...
265	Male	Single	50	General Labourer	S z p	1 m	Debility. Lived for 8 years at common lodging-house. Did light work in the house. Past that now.	
266	Female	Widow	54	Nurse	S z w	3 m	Lived with daughter. Two sons trained in Parish Schools.	Sons (2), O. 1

267	Male	Married	71	Labourer at Fish Market	n S z p	4	Chronic bronchitis. In Sick Asylum twice before. Lived with daughter. Very dirty.
268	Female	Widow	66	Washing	S z n	12 +	Was in Sick Asylum in 1877. Only out a few days since. Has fits. Husband died in 1867.
269	"	"	70	...	S z	5	Rheumatic gout. Was in Sick Asylum in 1884. Had medicines in 1887. Lived with daughter.
270	Male	Married	65	General Labourer	S z	10	Not worked since 1874. Wife kept a small shop and daughters helped.
271	"	Widow'r	57	General Labourer	S z	2 m	Wife died in Sick Asylum (1886). Daughter (17) gets medicine for man. He is admitted in following month. Bronchitis.
272	Female	Widow	59	Servant	S z	6 m	Admitted after a fit. Sister applied. Came out, but gradually got worse. Partially paralysed.
273	"	Married	50	(Small Shop)	S z	11	Has rheumatism. Has had medicines and been in workhouse.
274	Male	Widow'r	66	Dock Labourer	S z	3 m	After wife's death man went to live with daughter. She applied for him. He has a bad leg. Not worked for a year.
275	Female	!	79	...	S z (?)	18 +	No record. Was transferred from the workhouse to the Sick Asylum when the latter was opened (1877) and has not been out since.
276	Male	(Able-bodied) Single	22	Street Beggar	(Hereditiy) H m d	6 +	Parents and 6 children lived in one room. Always paupers. Children have been in schools. This man was passed from Holborn in 1885 and sent to Darent Asylum until 1886. In and out since.
*277	Male	(Infirm)	Child	15	H v ² m ³	12	The mother of these children was passed to Stepney with the oldest one in 1877. In the workhouse she became acquainted with another pauper, who is the father of the other children. All were born in the workhouse. The father and she usually go horse-picking together.
*278	Female	...	...	...	See p. 33.		
		...	11	...	H v ² m ³	11	
		...	7	...	H v ² m ³	7	
		...	2	...	H v ² m ³	2	
*281	Female	Single Poplar (In Workhouse)	45	...	M h v	12	
282	Male	Married	62	Dock Labourer	P d v	11 +	Often chargeable. Drinks. Wife has medicines. Home disgustingly dirty.
					Paramour, S v h. Children, Nos. 277-80. Son, V h Son, D c h. Son's wife, D v p. Daughter, S c h. Bro. & sis., No. 281. Wife, S p.		

297	,	Single	23	Servant	V h	2	Had medicines in 1887. Seduced by master while at service.	Parents, Ss.
*298	,	"	31	Lead worker	V s w See p. 51.	10	Was in workhouse in 1879. Frequently has medicines for lead poisoning. Her mother will not admit her to her house.	Illegitimate daughter, V ^a Illegitimate son, V ^a
(Inform) 299	Male	Child	3	(Shoemaker)	V ^a d ¹ l ¹	4 m	Brought to London by father. These children were admitted with him. Deceived wife at Plymouth. Told relieving officer that she had left him. She writes to relieving officer.	Father, V d l.
300	"	(In Schools)	4	"	V ^a d ¹ l ¹	4 m	"	Brothers, Nos. 299, 300.
301	"	(In Schools)	6	"	V ^a d ¹ l ¹	4 m	"	"
302	"	Single	49	Labourer at Gasworks	V r	3 m	Tramps country "for work." Did 8 nights at gas-works, but not equal to it. Gonorrhœa.	...
*303	Female	Widow	40	Prostitute	V a See p. 50. V z u	1	Second husband left her in 1880. Went on streets in 1885. Admitted in 1888. Ulcerated leg.	...
304	Male	Widow'r	69	Carpenter	V	2	Used to keep a grocer's shop. Latterly a shoeblock. Two sons (illegitimate) will not help. Home and man filthy.	...
*305	"	"	78	Mathematical Instr.-Maker	V z See p. 44.	12	Passed from Poplar. Was apprenticed in Stepney. Wife died in Sick Asylum 1877. Man sentenced to 2 years' imprisonment in 1876 for indecent assault.	...
306	(Size) Female	Single	31	Prostitute	V	2 w	Gonorrhœa. Been on streets 6 years when admitted. "Bridge of Hope" will receive her when cured.	...
307	Male	"	33	Ship's Foreman and Dk Lab'r	V	3 m	At Salvation Army Shelter 8 months before applying. Has syphilis.	...
308	"	"	29	Labourer	V h	3	Admitted in 1886 with syphilis. Had medicines, and been in several times since with same complaint.	Mother, No. 1046. Sister, V. Sister, S. h.
309	"	"	28	Coalworker	V e	1½	Admitted on landlady's application. Not worked for 3 weeks. In April 1889 he had gonorrhœa.	...
*310	Male	Child	5	(Labourer at Wine Cooper's)	C ¹ a See p. 43.	5	Father ill-treats wife. Had 6 months for this in 1877, and a girl was admitted to schools. Has been in Lunatic Asylum through drunk, and to prison thrice since. Wife goes to her father's, and gets two children into schools each time.	Brother, No. 811. Sister, No. 180. Grandfather, No. 1179. Elder Sister, Cf v.
*311	"	"	3	"	C ¹ a	3	"	"

APPENDIX B

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	Story.	Known Pauper Relatives.
312	Male	(Able-bodied)	Single	38	Bandsman	(Lozeness) L h	6 m +	Deserted by father, and brought up in Parish School. Been bandsman on some of H.M. ships. Tramped from Sheffield in October 1888. . . .
313	„	„	27	Beggar (formerly Army Tailor) Rigger	L s r	6	Father (a Lancer) died in 1863. Boy joined his regiment at 15. Discharged in 1875 with cancer in nose. Admitted in 1888 from lodging-house.	Wife's mother, X. Son-in-law, L s s
*314	(Infirm) Male	Widow'r	74	Baker	L d See p. 49. L d	12+	Man and wife kept a lodging-house. She died in workhouse before 1877. Man slept in a stable. Had a situation "£36 and all found." Lost it through drink and intemperance. Very lazy. Had 7 days in prison for refusing to work.	Mrs. — and her children were admitted to Mile End Workhouse in January 1889. The father was then in prison for not sending his children to school. They were passed to Stepney in April. Medical and other relief was given in 1882 and 1888.
315	„	Married	65			2		Mother, No. 320. Brother and sisters, Nos. 817-19.
316	Female	Child	7		L ¹ d ¹	1 m		
317	Male	" (In Schools)	11	...	L ¹ d ¹	1 m		
318	Female	Child (In Schools)	9	...	L ¹ d ¹	7		
319	„	" (In Schools)	4	...	L ¹ d ¹	1 m		
320	„	Married (In Poplar Workhouse)	36	Washing General Labourer	L ¹ d ¹ q	7	Children, Nos. 316-19.	
321	Male	Widow'r	57	General Labourer	L d p	2	Met with accident when out of work in 1877. Living in a low house. Refused offer to admit him and children. Wife and children left him in 1882. She died in Sick Asylum in 1886. In and out since. Lazy and drunken. Wife has small shop. Two daughters die in 1884, 1886.	Late wife, S 1 ¹ a. Son, S w h. Son, No. 1128.
322	„	Married	70	Seaman and Labourer: Dock Labourer	L d z L p z	10	After wife's death (1882) man lives in common lodgings-houses when not in workhouse. Shams sickness to get in Sick Asylum.	Wife's mother, S z.
323	„	Widow'r	64			8		
324	(Sick) Male	Married	69	Bricklayer's Labourer	L z	3	Landlady says "he would rather be ill than work."	... Drunken and quarrelsome. Imprisoned 3 times for assaulting parish officials. Admitted 31 times between October 1887 and December 1888.
325	„	Single	49	Carpenter	L v d	4	Wife has left him.	...

327	Female (Infirm) Male	"	67	Labourer Washing	n L	4	Stepfather, S e.
328	Male	Widow'r	75	Carman	E d	4	3 months. This woman and two others used to live in the same street. They went "cadding" all day and enjoyed themselves at night.
329	"	Married	69	Bricklayer's Labourer	E d p	9	Was in West Ham Workhouse 4 years. Passed to Stepney. Son said he was a great drinker and bad father. Deserted family 18 years before. Ill in August 1881. Wife asked for medicines. Weak after she and her daughter go away, and man goes into workhouse. In and out since.
330	Female	"	63	...	E d p	8	Woman has medicines in 1882. She goes out nursing or fruit-picking in summer, and winters in workhouse. More or less chargeable since 1888. Two sons have been in asylums.
331	Male	"	70	Shipwright	E d z	6	Was a tea dealer. Had two shops, but failed. Can not work now through rheumatism.
332	"	Widow'r	67	Painter	E	6 m	Stays at common lodging-houses when out. Applied for admission the day after taking his wages.
333	"	Single	64	Dock Labourer	E u	5	Formerly smack-owner. Had money with wife. Sons do not like to support him.
334	"	Widow'r	77	Sailmaker	E z q	9	Norwegian. Sailed from London 32 years. Paid off with £40. Admitted 8 months after. Money stolen at a berthouse.
335	"	Single	70	Sailor	E z	2	Brought up in Islington Parish Schools. On training ship for 24 years then went to sea. Gave up in 1865, and became chargeable 6 months after. Confin'd vagrant now.
336	Male (Able-bodied)	Single	24	Sailor and Labourer	I l p (Incapacity)	3½	Man saved a little money, but had rheumatism and was out of work. Home nicely furnished and clean. Work was given him on the roads, but he could not keep it. Mind is affected. Admitted with four children in 1887.
*337	"	Married	59	Scavenger	I m See p. 53.	3	Children, Nos. 338-40.
*338	"	Child	8	...	I' m	1	Admitted "unable to work and cannot pay lodgings."
*339	Female	"	11	...	I' m	2	Apprenticed at Hull, 1876. Ran away. Lost his sight in 1888. Sent to Blind Asylum, but will not stop. His relations will not have him.
*340	"	"	6	...	I' m	2	Has a short leg. In Sick Asylum in 1887. Passed from St. George's E. with illegitimate child.
341	Male	Married	59	Watchman	I z n	3	Son. Hi's.
342	Male	Single	28	Matmaker (formerly Dust Carter)	I d r	6+	Late mother, W p.
343	Female	"	48	Sackmaker	I p	2	Aunt. S.

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	Story.	Known Pauper Relatives.
(A) Bla. 344	Male bodied	(contd.) Single	62	Labourer	(Incapacity) I h	10	Deaf and dumb. Master allowed him 10s. a week until 1879, and then recommended the workhouse. Mother died in Sick Asylum.	Late mother, D z. Half-brother, S u h. Half-brother, S h.
345	Female	,	49	Leadworker	I h	12	Blind. Admitted with mother, who is "up to every dodge of begging."	Mother, Z p. Sister, S t p.
(346	Male	"	17	Factory hand	I h	2	Lad has diseased hip. Mother, who had had no work for 6 weeks, applied for his admission in 1887. She was admitted soon after. Lad sent to schools at seaside for a year.	Mother, No. 347. Son, No. 346.
347	Female (In Popular Work houses)	Widow	57	Dock Labourer	I d w	2	Says wife cannot earn enough to keep them both. Has been in Leytonstone Workhouse.	...
348	Male	Married	51	Journeyman Baker	I r p	3 m	Blind. Had not worked for 2 years when admitted. Wife has medicines.	...
349	,	,	71	Painter	I l	4	Crippled. In workhouse in 1866. Passed from Mile-End in 1888.	...
350	Female	Single	49	Painter	I	23	Ears gone; disabled. Came out for 3 months in 1886.	Sister, W s.
351	Male	,	64	Servant	I	13	Very deaf. Lived with her sister-in-law. Had medicine, and was admitted the following week. Family gone hopping.	...
352	Female	Widow	47	Hawker	I	6 m	Partially blind; good character.	Brother-in-law, n Z.
353	Male	Widow	56	Hawker	I	6	...	
354	,	Single	26	...	I	16	Is disabled. Never knew his parents. Was kept by a sister and uncle until he was 10 years old.	...
355	Female	,	59	Needlewoman	I	9	Her father, a broker, died in 1860. Passed from City of London Union. Been out a few days since. Slept in casual wards.	...
356	,	Married	65	...	I u ¹ z	3	Husband got medicines for her; been ill ten years. Next year man is ill, and both go in. Sober and hardworking.	Husband, U s z. Sister, No. 1028.
(357	"	Single	29	...	M u ¹	5	Had been bad nine months when father applied for her.	Mother, No. 356. Uncle, No. 1027. ...
358	Female	Widow	70	Tailoress	I w p	12+	Husband applied for truss in 1877, and R. O. visiting him, recognised this woman. He was drowned in 1886; woman entered two months after.	

360	,	Married	67	Seaman	"	Labourer	I s z	5	wretched condition.	-	Sister, Z ?
*361	,	,	86	Labourer	I z d	12	Man ill since 1888. C.O.S. allowed 7s. 6d. a week ; reduced to 4s. when man goes in. Clean.	5	(Wife, D. Son, No. 362. Sister-in-law, A. h. Sister-in-law, No. 368.)		
*362	,	Single (In Poplar Workhouse)	36	Stavedore's Labourer (In Poplar Workhouse)	C h d	3	Blind. Head of drunken family.	See p. 14.	(Sister, A. h. Father, No. 361. Sister's husband's mother, No. 366.)		
*363	Female	Widow	50	Leadworker	D p	10	Bad character. In prison or workhouse most of his time.	See p. 16.	(Cousin, S u v. Cousin, No. 1070. Paramour, D v.)		
364	,	,	64	Servant	I z w	8	Notorious drunkard. Husband died 1879. She lived with a man who died in Sick Asylum 1885.				
365	Male	Widow'r	85	Silk-dyer	Q z	4	Paralysed. Been in West Ham Workhouse. Husband died in Sick Asylum. Son, bad character, will not keep her.				
366	(<i>Sick</i>) Female	Child	5	(Seaman)	I ¹ s	3 m	Kept four years by children. Bad temper. Sons pay for his keep.				
367	(<i>Able-bodied</i>) Male	Married	50	Watchman	(<i>Trade Conditions</i>) U s d ²	1½	Father has bad sight; was in Greenwich Hospital. Mother gets this girl and boy into workhouse.				
368	,	Single	58	Journeyman Baker	U i	4	Decent man. Had Bright's Disease when admitted. Traces his troubles to wife's drunkenness.				
369	,	Widow'r	50	Dock Labourer and Seaman	U	1	Been in St. Pancras Workhouse "on and off" for years before coming to Stepney. Earned 16s. a week. Poisoned hand in 1887. Good character.				
{ 370	(<i>Infirm</i>) Female	Married	61	Coalbacker	U e	2	Coloured man. Sailed from England since 1854. Could not get a ship.				
{ 371	Female	(In Sick Asylum)	57	...	S u ¹	4	Man out of work and ill in 1886. Both are admitted in 1887. Room and people extremely filthy, Burned table before entering. Woman paralysed.				

APPENDIX B

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	Conditions (contd.)	Story.	Known Pauper Relatives.
372	(Infirm Male)	(contd.) Widow'r	65	Carman	(Trade n U z	5	Work irregular. Has fits and is paralysed. Helped handlady clean for his food.	... Wife had medicines in 1885; died same year. Man broke his ankle in 1886. "Decent sober fellow."	... Nephew, No. 1173.
373	,	"	66	Decorator	U x	4	Wife had medicines in 1885; died same year. Man broke his ankle in 1886. "Decent sober fellow."	... C. O. S. were allowing 2s. Od. a week. Stopped in April, and man goes in.	... Nephew, No. 1173.
374	,	Married	66	Hawker and Shoebblack	U s	3	Man and wife had medicines. In January 1889 C. O. S. were allowing 2s. Od. a week. Stopped in April, and man goes in.	First had medicines for paralysed wife. She died in 1885. Work irregular. Both been in Sick Asylum. Out of work and ill. Man went into Sick Asylum in 1877. Wife died 1886. Man injured knee, and entered workhouse 1888.	Nephew's children, Older
375	,	Widow'r	59	Plumber	U s	6	In 1878 man said he was "old and feeble : could not get work." Drinks occasionally.	... Out of work 14 weeks. Helped by mates and sold things. Irregular work for years. Been in two clubs. Good character.	... Brother, S u.
376	,	"	63	Dock Labourer	U s	12	Parish buried wife in 1878. In 1889, out of work and destitute, man entered the workhouse.	... Wife died in 1881. In 1883 man was admitted. Often out during 1883-6, hopping, hawking, etc. Could not get work and was turned out of his lodgings.	Mother, Z. ... Son, S u.
377	,	Single	74	Labourer	U z	12	In 1878 man said he was "old and feeble : could not get work." Drinks occasionally.	... Out of work 14 weeks. Helped by mates and sold things. Irregular work for years. Been in two clubs. Good character.	... Brother, S u.
378	Male	Widow'r	63	Painter	U z	2	Parish buried wife in 1878. In 1889, out of work and destitute, man entered the workhouse.	... Wife died in 1881. In 1883 man was admitted. Often out during 1883-6, hopping, hawking, etc. Could not get work and was turned out of his lodgings.	... Son, S u.
379	,	"	67	Dock Labourer	U z	2 m	Out of work at first application. Children kept his wife until her death (1888). Clean and sober.	... Lived at one place 27 years. Only a week's work in 3 months. Hard working.	... Husband, a cowman, thrown out of work by death of cows (cattle disease) in 1877. Man and wife have had various relief since. Man died 1885. Children helped widow.
380	,	"	65	"	U z	8	Out of work at first application. Children kept his wife until her death (1888). Clean and sober.	... Lived at one place 27 years. Only a week's work in 3 months. Hard working.	... Husband, a cowman, thrown out of work by death of cows (cattle disease) in 1877. Man and wife have had various relief since. Man died 1885. Children helped widow.
381	,	"	75	General Labourer	U z	11	Out of work at first application. Children kept his wife until her death (1888). Clean and sober.	... Lived at one place 27 years. Only a week's work in 3 months. Hard working.	... Husband, a cowman, thrown out of work by death of cows (cattle disease) in 1877. Man and wife have had various relief since. Man died 1885. Children helped widow.
382	,	"	68	Bricklayer's Labourer	U z	8	Out of work at first application. Children kept his wife until her death (1888). Clean and sober.	... Lived at one place 27 years. Only a week's work in 3 months. Hard working.	... Husband, a cowman, thrown out of work by death of cows (cattle disease) in 1877. Man and wife have had various relief since. Man died 1885. Children helped widow.
383	,	Married	61	Dock Labourer	U z (d)	3	Out of work at first application. Children kept his wife until her death (1888). Clean and sober.	... Lived at one place 27 years. Only a week's work in 3 months. Hard working.	... Husband, a cowman, thrown out of work by death of cows (cattle disease) in 1877. Man and wife have had various relief since. Man died 1885. Children helped widow.
384	Female	Widow	77	Needle-woman	T d z	12	Out of work at first application. Children kept his wife until her death (1888). Clean and sober.	... Lived at one place 27 years. Only a week's work in 3 months. Hard working.	... Husband, a cowman, thrown out of work by death of cows (cattle disease) in 1877. Man and wife have had various relief since. Man died 1885. Children helped widow.

1 386	Female	"	75	...	T d z	6	since. Both go into workhouse in 1886. Woman has dislocated hip. Son will not help.	...
387	Male	Widow'r	63	Rag-sorter	T e r	6 m	In business 20 years as rag merchant. Sold house for £340. Since 1874 worked as rag-sorter.	...
388	,"	Married	69	Clogmaker	T (f)	6	Passed from St. Pancras. Failed in business. Wife left him.	...
389	,"	,"	51	Publican	T	1	Failed in 1887. Wife left him. Destitute when applying 9 months later.	...
390	,"	Widow'r	59	Bone Merchant	T s	9 m	In business at Lambeth until 1888; then 5 years at Whitechapel. Lived with son 8 years, and been in City Infirmary 1 year.	...
391	,"	Married	68	Charcoal Labourer	T s z	8	Employers failed in 1887; two months later he was admitted to Sick Asylum.	...
*392	,"	,"	83	Ship's-dealer (formerly Coal-whipper) Needle-woman	T z d ²	4	Lived 46 years in one house. Married second wife in 1878. Ship's dealer 20 years; had to spend stock money. Steady and hard working, but wife drinks. Her sons made her an allowance through Charity Organisation Society.	...
					See p. 48.			
393	Female	"	72	Journeyman Butcher	D	3 m	Butcher until 1885; then at sugar refiner's until firm failed (18 years). Applied 2 years after. Lost an eye.	...
394	Male	Widow'r	63	Journeyman Butcher	T z i	13 d		
					(Desertion, Widowhood, etc.)			
395	Female	(Able-bodied)	28	...	A	9 m	Husband deserted her "to seek work." Has systematically neglected his family. Warrant obtained, but woman being passed to Hackney, was dropped.	Daughter, No. 396.
396	,"	Deserted Child	1	..."	A ¹	9 m	Husband died in Sick Asylum 1886. Woman admitted 2 months after. "Could not get work because of her age."	...
397	,"	Widow	53	..."	W d l	4	Lived with husband, quarrelling and drinking, until 8 months before his death in Sick Asylum. Woman admitted about that time, and chargeable ever since.	...
398	,"	"	48	Washing	W d e	11	Lived with married daughter until latter was taken ill and entered hospital. Son-in-law out of work.	Son, S.
399	,"	"	59	Charing	W z s ³	6 m		

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	Story.	Known Pauper Relatives.
400	(Infirm) Female	Deserted	45	(Desertion, W Tailoress	W idonok'd, etc. A d ¹	6	Husband, a shipping clerk, lost his place after 18 years' service through drink. Worked with his brother as lighterman, but failed. Went to Africa in 1882, leaving family. All became chargeable 8 months after. Not heard of since 1883.	Children, Nos. 401-3. Mother, No. 400.
401	Male	Child (In Schools)	14	...	A d ¹	6		Brothers, Nos. 401-2.
402	Male	Child (In Schools)	13	...	A d ¹	6		
403	Female	Child (In Schools)	9	...	A d ¹	6		
404	"	Widow	72	Ironing	W d	5	Asked for out-relief 1½ years after husband's death. Sent to workhouse. Out several times since. Drinks.	
405	"	"	75	Charing	W p	13	Husband killed in docks (1876). Went in soon after. When out stays with brother or daughter.	Daughter, L ¹ d ¹ { Son-in-law, L ¹ h d ¹ G dochldren, L ¹ h d ¹
406	"	"	66	Watercress Hawier	P z	20+	Pauper family, known to relieving officer for 20 years. Was having 4s. 6d. a week and bread in 1870. Records of medical relief in 1879.	Son, L ¹ h d ¹ Son, No. 1052. Daughter, S h. Daughter, S c. ¹
*407	"	"	75	Mangle	W d ^e See P. 22.	8	Husband, a lighterman, was drowned. Widow had club money, £20. Bought mangle. Seeks out-relief. Drinks and sells home.	
408	"	"	73	...	W d ^s e	9	Husband died 1885. Used to drink and beat her. She used to beg. In Sick Asylum twice before his death. She has not been out since.	...
*409	"	"	53	...	W i See P. 50. W i	...	Blind. Her 4 sons (eldest 23) were brought up in the parish schools. In 1883 they left her destitute. Cripple. Husband died in Sick Asylum. Admitted destitute 14 days later.	...
410	"	"	66	...	W d s	1 d	Had out-relief in husband's last illness. Enters workhouse after his death. His friends made them an allowance.	Late husband, S z. Sister-in-law, No. 496.
411	"	"	77	...	W d s	6 m	Husband buried by parish. Soon after was passed from St. George's-in-the-East. Out a few days since.	...
412	"	"	64	Washing and Charing.	W	5	Late husband, S u.	
413	"	"	73	Needle- woman	W n	8	Want to niece's, after husband's death, to mind childress. Only stayed 16 months.	Niece, S i. ¹

					Mother, No. 414.
415	Male (In Sick Asylum)	Single Widow	24	Tinsmith	S h ... n W z
416	Female	Widow	75	...	Admitted to Sick Asylum with phthisis (1880). Not out for a few days since.
417	"	"	84	Charing	Husband died (1875), and widow asked for out-relief. Admitted 1887, and chargeable since.
418	"	"	71	Cook	Applied after husband's death (1877); referred to C. O. S. Admitted to Sick Asylum (1882).
419	"	"	68	Tailoress	Husband came home from sea, ill, in 1881, and died in Sick Asylum. C. O. S. helped widow, who kept herself until 1886.
420	"	"	68	Chair-caner	Was in Sick Asylum 6 months with poisoned hand. Husband died in Mile End Infirmary.
421	"	"	67	...	Unable to work. Been in workhouse since hus- band's death, excepting 5 weeks in 1881.
422	"	"	76	Needle- woman	Went into Stibberens Workhouse when husband died. Son brought her to London. Has bronchitis; gradually gets worse. Son's work slackens, and she is admitted.
423	Deserted	...	77	A z d i	Husband died in Sick Asylum. Son cannot keep her; she cannot get work.
424	"	Widow	60	Washing	Blind. Husband a ship's cook; left his ship. Woman came to Relief Office drunk.
425	Male	Single	59	Labourer	Woman died (1849). Woman had out-relief, but it was stopped. Goes hopping with daughter.
426	Female (In Sick Asylum)	Widow	72	Hammock Maker	Has bronchitis. Lived with brother.
427	Female	Widow	67	Garden work	Husband died 1860. Lived with daughter. Fre- quent medical attendance. Son died in Sick Asylum.
428	"	"	86	Needle- woman	Husband, a tidewaiter, was buried by Union. Drily and quarrelsome.
					Husband, a carman, died in 1865. Widow had 4s. weekly out-relief, increased to 6s. before she became an inmate. Bad sight.

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	Story.	Known Pauper Relatives.
(429 430)	(Infirm Female Male) (Sick)	(Infir. Child Child Male)	8 4	(Desertion, ... (Seaman)	Widowhood, n O ¹ n O ¹	9 m 2 m	Has ophthalmia. Admitted with mother.	{ Mother, No. 1007. Sister, A m q. Sister, O, 1 Uncle, S. ... Three brothers are chargeable to Poplar Union.
431	Male	Child	5	...	A ¹ m ⁴	14	Husband put ashore at Melbourne for drunkenness (1879) and not since heard of. Woman had been confined to bed 4 months then, and was sent to Sick Asylum. Pithitis.	Late Husband, Z. Niece and family. See No. 1014.
432	Female	Deserted	53	(Seaman)	A s d ¹	4	Daughter supported her, but could not continue to do so.	Late Husband, Z. Niece and family. See No. 1014.
433	"	Widow	84	...	n W z	7	Husband died in Sick Asylum (1882). Widow was admitted to workhouse. Stays with niece occasionally.	Late Husband, Z. Niece and family. See No. 1014.
*434	"	"	71	Tailoress	W z	...	Brought by brother. "Soft" in head, and cannot get work. Brother cannot keep him.	Late Brother, S z. Sister-in-Law, No. 410.
435	(Abel-bodized) Male	Single	57	Laundryman	(Mental Disorder) M z	3 m	Left situation; "wrong in head." Brought by sister; been out about 12 times for a day since.	Late father, Z e d. Mother, D e w. Brother, D e h. D h.
436	Female	"	55	Servant	M	14	Weak intellect. Seduced by a sailor—in workhouse since.	Mother, No. 439. Sister, S s w. Sister, No. 1090. Brother, No. 1088.
*437	(Infirm) Female	Single	45	"	M v	12	Re-admitted to workhouse in 1878. Had been staying with parents.	Daughter, No. 438. Other Relatives, Nos. 1088-92. ...
*438	"	"	34	"	M h	11+	Re-admitted to workhouse in 1878. Had been staying with parents.	Mother, No. 439. Sister, S s w. Sister, No. 1090. Brother, No. 1088.
*439	"	Widow	72	Bottlewasher	X z	2 m	Husband had relief from 1880 until his death. Widow had an accident, and was admitted to Sick Asylum.	Daughter, No. 438.
440	Male	Child	8	"	M u ¹	6 m	Epileptic. 7 other children, and this boy cannot be left with them. Father earns 24s., and pays 1s. a week.	Other Relatives, Nos. 1088-92. ...
441	Female	Widow	63	Hawker	M w d	8	Was in an asylum nearly 2 years—drunk. Husband died (1888), and widow sold her things to bury him.	...

442	Male	Child	4	...	M o	2	Father died (1880). Mother, decent. Works as a dressmaker. Other children in orphanage.	...
443	Female	Single	41	Servant	M n	19	In imbecile asylum 17 years; then returned to the workhouse.	...
444	"	"	46	...	M	9	Passed from West Ham, where she had been 2 years. Lived with sister previously. Weak mind.	...
445	Male	Married	36	Ship's Fireman	M	9 m	Had not worked for 8 months. Admitted with 2 children. Home clean; character good.	...
446	Female	"	63	...	M z	1	Had several epileptic fits, and became violent. Husband got her in, and pays 4s. a week. Sober, decent people.	...
447	(Sick) Male	Widow'r	59	Sailmaker	M z n	2 m	Left Australia 1½ years before admission on account of death of wife and children. In business there for 8 years.	...
448	Male	(Able-bodied)	39	Sweep (<i>Restlessness</i>) R c l d	1 +	Wife granted separation order, and man sent to prison in 1880. Has been in several casual wards.	Wife's Sister, S d.	
449	"	Single	21	General Labourer	R h d	1½	Tramped to London, when parents died (1884). Been in industrial school. Lives in common lodging house. In prison twice—drunk.	Wife, S.
450	(Infirm) Male	Widow'r	68	Labourer at iron yard	R	5 +	Re-admitted 1884. Lives in common lodging houses when out. Been a policeman and licensed victualler.	...
451	"	Married	62	Blacksmith	R i z	5	Wife became chargeable through his desertion in 1878. Admitted and recognised in 1884, becomes blind in 1886.	Wife A d.
452	"	Single	39	...	R s	18 d	Was in the infirmary at Colchester. Walked up to London. Has a bad leg.	...
453	Female	Widow	70	Hawker	R z p	13 +	Passed to Steyney with husband in 1876. He died in Sick Asylum in 1886. Both used to tramp the country.	...
454	(Sick) Male	Single	53	Dock Labourer (formerly Soldier)	R l n	3 m	Sent to Sick Asylum late at night. When out sleeps in common lodging houses or the streets.	...
455	"	Widow'r	36	Hawker of china	R s	2 m	Sent to work at mills in Lancashire when 16 years old. Came back when 7 years' term had expired. Tramp.	...
456	(Infirm) Male	Widow'r	64	Sailmaker & Watchman	X d	6	Lost right hand in 1880 through falling out of train while drunk.	...

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	(Accident)	Story.	Known Pauper Relatives.
457	(Infirm Male <i>cond.</i>) Married	60	Hawker (Formerly Seaman)	X d	Lost left hand by accident at docks. Wife a tailor.ess, partially supported. Both had medicines.	10			...
458	„ „	55	Bricklayer's Labourer Holder-up	X d ³	Broke knee-cap in London Docks. Admitted six months after. Rough drinking couple.	2½			Cousin, S w.
459	„ „	39	Labourer or Clerk Builder's Hodman	X e	Broke his ribs. Man was admitted and friends took the children.	1 m			Nephew, S.
460	„ „	38	Labourer or Clerk Builder's Hodman	X i	Blind through an accident at Nottingham. Passed from Poplar Union.	11			...
{ 461	„ „	47	Widow' (In Sick Asylum)	X t u	In 1880 one girl was admitted to Small-pox Hospital. Family then very poor. The mother died in 1888, and a few days later his wife injured his spine.	9			Children, Nos. 462-4.
462	Female Child	14	„ „	X ¹ u ¹	He is paralysed now. Two children were admitted soon after, and in January 1889 the other two were passed from Mile End. Eldest girl has ophthalmia.	3 m +			465.
463	Female „ „	11	„ „	X ¹ u ¹		9			Father, No. 461.
464	Male „ „	9	„ „	X ¹ u ¹		9 m +			
465	Male (In Schools) „ „	7	„ „	X ¹ u ¹		3 m +			
{ 466	„ „	64	General Labourer Needle-woman Laundry worker	X u z	Man injured his hip. Ten weeks later, wife got him in Sick Asylum. Came out for six weeks in following year. After his re-admission wife had to enter. Lived 16 years in one place.	10			...
467	Female „ „	65	„ „	X ¹ u z		9			...
468	„ „	65	Widow	X w y	Poisoned her thumb a year before she was admitted. Lived by pawning her things, and help from neighbours.	7			...
469	Male Single	67	Dock Labourer	X d	Met with accident at Docks in 1879. Drinks.	12			...
470	„ „	72	General Labourer	X	Disabled at Docks. Entered workhouse six months after. Only out for a day occasionally since. Wife died in workhouse.	13			...
471	„ „	24	Deal Porter	X	Lost an arm in Canada (1887). Came to England with £11. Admitted four months later.	1 w			...
472	„ „	45	Worked hydraulic engine	X	Permanently disabled at Docks (1878). Company gave him £100. Out for short periods since 1874. Mother, W.	15			

473	"	Widow ^r	51	Dock La-bourer	X	14	Fell in Dock during a fog. Gliddiness since.	...
474	Female	Widow	44	Woodchopper	X	4	Broke her leg. Four months in hospital and then admitted. Out occasionally since, and has med-cline.	...
475	Male	Widow ^r	67	Dock La-bourer	X s	10	Wife died in Sick Asylum. Man had two accidents at Docks; disabled in 1882. Respectable and well conducted.	...
476	"	Single	77	Saw sharpener Ballast worker	X z p X z e	8 10	Broke his ribs; has not worked since. Bad eyes. Lives in common lodging houses.	Nephew, S e.
477	"	Widow ^r	75	Dock La-bourer	X z n	9	Fell from a barge in 1879. Has been chargeable ever since.	Son, L d h.
478	"	Single	72	Dock La-bourer Potman	X z n	9	Passed from Edmonton. Injured his hand a year before, and attempted suicide.	...
479	"	Widow ^r	72	Dock La-bourer Labourer	X z	2	Chargeable twice through illness and accident previous to 1889, when he dislocated his shoulder.	...
480	"	"	72	Dock La-bourer	X z	8	Injured hand at Docks. Company made an allowance for a time.	...
481	"	"	75	Dock La-bourer	X z	6½	Injured at wharf in 1882. Wife died in Sick Asylum a few weeks after; man was admitted in 1883. Had £20 compensation.	Son, L s. Daughter, No. 1124.
482	"	Married	66	Coal Porter	X z	10	Six accidents from 1876 to 1879. Sold many things and had medicines. Admitted 1882. Good character. Supported his own and wife's mother.	...
483	Female	Widow	89	Charing	X z	7	Broke her leg. Admitted when she came out of hospital.	...
484	(Sick) Male	Widow ^r	40	Dock La-bourer Labourer at Leadworks	X p u X	1	Lived in common lodging house. Had medicines in 1888. Broke knee-cap in 1889	...
485	"	Married	51	Dock La-bourer Labourer at Leadworks	X	1½	Had spinal disease six months through accident, club benefit was exhausted when he was admitted. With employers 19 years; they allow 8s. per week. Lived 14 years in the same room.	...
486	Male	Single	40	General Labourer	X	2 d	Lived 6 months at common lodging houses; out of work 5 months of the time. Got work, then fell from roof of house and broke collar bone.	...
487	Female	Widow	76	Needle-woman	X z	1 d	Lived with daughter. Injured shoulder by a fall. Children allow 2s. 6d. a week.	...

APPENDIX B

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	Known Pauper Relatives.
	(Infirm)				(Old Age)	Z v	
488	Female	Widow	77	...	Husband left her 30 years ago. She then lived with a dock labourer until he died in Sick Asylum (1882). Admitted then.	7	...
489	Male	Married	73	Sawyer	Z d	8	Entered workhouse in 1881; grandson keeping his wife. Both were inmates in 1886.
*490	Female	Widow	67	Washing	Z d See p. 16.	4	Husband a painter, and one son died in workhouse. Woman has another son and lives with son. Is obliged to enter as another son will not help support her.
491	"	"	76	Sells sheep's trotters	Z d	6	Had medicines in 1883. Entered house in 1884; chargeable ever since. Been married 6 times.
*492	"	"	83	Needle-woman	Z d See p. 57.	4 +	Husband died (1862). Woman paralysed 1874. Lived with daughter until admitted. Both drank.
493	"	"	80	Washing and Needlework	Z d	9	Had medicines in 1880; continuous medical treatment since 1884. Lived with son until he went away. "An old toper."
494	"	"	75	Fruit stall	Z d	9	Lost husband in 1858. Went into Sick Asylum in 1883. Chargeable since. Was often drunk at her stall.
*495	"	"	73	Needle-woman	Z d See p. 58.	12	Husband, a tide-waiter, died in Sick Asylum (1887). C. O. S. helped in 1879, but stopped as character was doubtful.
{ 496	Male	Married	67	Ship's Cook	Z d ^a	2	Woman admitted in 1884. Husband gone to sea; deserted her. Man, who had been staying at his daughter's, was admitted in 1887.
497	Female	"	71	Hawker	Z d	5	Sent to Sick Asylum with rheumatic gout in 1880. Been chargeable most of his time since.
498	Male	"	74	Labourer and Coal-whipper	Z d ^b	9	Sister-in-law, S.
499	Male	Married	76	Dock Labourer	Z d e	2	Man worked casually at docks since 1868. Both were admitted in 1887. They had £100 left them in 1884. Man had £28 a year as bell-ringer.
500	Female	"	58	Laundress	Z d ^c e	2	Man earned 10s. a week when wife was first ill. He was taken ill a year after; gradually got worse, and both go in. Both drink. In and out since.
501	Male	"	77	Sawdust Hawker	Z d e	5	Granddaughter, A. d.
{ 502	Female	"	77		Z d e	6	

504	Male	Married	68	Cab-driver	Z d s	14	allowance.
*505	Female	Widow	79	Needle-woman	Z p	14 +	Cab proprietor for 20 years. Lost licence through drink. Paralysed 2 years before admission. Sons will not help.
(*506	Male	Married	65	General Labourer	Z p	11	In workhouse before 1875. Lives with niece when she comes out.
*507	Female	(In Sick' Asylum)	65	General Labourer	Z p	9	Man has rheumatism. Sons used to help him. Often in Sick Asylum. Wife had medicines until 1888, when she was admitted.
508	,	Widow	80	Dust sister	Z p	11	Husband died (1881) in Sick Asylum; had been chargeable 18 years. Woman comes out to stay with niece. Home "poor and dirty."
509	Male	Widow'r	75	General Labourer	Z p	8	Stays with nephew when out or goes into the country. Frequently out before 1887.
510	,	Single	79	General Labourer	Z p	11 +	Re-admitted October 1878. Goes hopping every year.
511	,	Widow'r	68	General Labourer	Z p	11	Lived 33 years in one court. Wife died 1878. Mau went in Sick Asylum (1880). Out several times before 1884.
*512	Female	Widow	72	...	Z p	10	Daughter applied on her behalf. Was kept by Daniel, a lazy drunken son.
*513	,	"	67	Washing and Charing	Z h	11 +	First recorded application in 1878. Sons kept her. Out several times since 1888.
*514	Male	Widow'r	71	General Labourer	Z 1	10	Wife died in Sick Asylum 1874.
*515	,	Single	75	Sailor, A.B.	Z e	3	At sea 61 years; never saved. Admitted from boarding-house suffering with diabetes.
*516	,	"	68	Coal-whipper	Z e	2	Had medicines. Admitted 16 days later. Not worked for a fortnight.
*517	,	"	64	Sailor	Z e	9	Not been to sea for 3 years. Night watchman at common lodging-house for 10 months before applying.

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism. <i>(Old Age cond.)</i>	Years Chargeable. <i>(Old Age cond.)</i>	Story.	Known Pauper Relatives.	
*518	(Infirm Male)	Widow'r	70	Blacksmith	Z e u See p. 61.	10	Early applications for wife, who died (1885) in Sick Asylum. Work irregular; lived well at times, starved at others.	...	
*519	Married	68	Carman	Z e s See p. 61.	5	In same place 12 years, 21s. a week; would not pay 6d. a week to yard club. Came to parish for medicine.	...		
*520	Female	Widow	80	Boot-closer	Z q See p. 63.	9	Had relief at husband's death (1885). Sons do not like to keep her.	...	
521	Male	Widow'r	65	Baker (journeyman)	Z q See p. 63.	6 m	\$5 6 years in England. Not able to work at trade for 6 years; been in tea warehouse. Lived with son.	Brother-in-law, X.	
*522	Male	Widow'r	87	Shopkeeper (formerly Seaman)	Z q See p. 63.	13	In timber department of docks for 40 years. Hard-working, but quarrels and drinks. Admitted with wife, who died in 1886.	...	
523	Married	69	Cigar-maker and Dock Labourer	Z i	6	Admitted in 1888; not seen wife for 8 years. Out for 7 months in 1885; lived by begging.	...		
524	"	Widow'r	61	Labourer	Z i	1 m	Lost his speech and cannot get work. Lived 6 years in Peabody Buildings.	...	
525	"	"	72	Coal-whipper	Z i	11 1/2	Re-admitted in 1882. Sons promised an allowance, but did not pay it, so he preferred the workhouse.	Daughter, S. Sister-in-law, S. w. Sister-in-law, S. w. Nephew, No. 1116.	
526	"	"	70	"	Z i	10	Lived with daughter, but she cannot keep him. Has not been out since 1884. Injured eye.	...	
527	Female	Single	73	Nurse	Z i	8	Been chargeable to Poplar 5 years. Could not keep her situations.	...	
*528	Male	Widow'r	80	Carpenter	Z i See p. 69.	6	Disabled. Had not worked for 11 months, when daughter got him admitted (1888). She had kept him.	...	
529	"	"	66	Labourer (formerly Seaman)	Z i	3	Wife died in asylum (1880). Man gave up the sea through failing sight. Comfortable home then: in 1886 he is homeless — walked streets for two nights.	...	
530	"	Single	63	General Labourer	Z i	4	Stays at common lodging-houses when out. Runs errands.	Brother, S. u.	

532	"	Married	70	Engine-fitter	Z i u	4	Lost an eye. Had medicines. Worked about 8 days a week.	Wife, No. 1030.
533	"	"	70	Stevedore	Z u p	8	Admitted with wife. Had no work. Not been out since.	...
534	Female	"	66	Washing	D z p	3	Frequently comes out. Stays at common lodging-house. Drinks and bogs.	...
*535	Male	"	74	Dock Labourer	Z u e See p. 16.	14	Was burnt at Gravesend in 1876, and went into Sick Asylum. Homeless until 1883, when he and his wife have a room. Irregular work and illness cause them to enter workhouse in 1886.	Son's paramour, V. h. Daughter-in-law, A. h.
*536	Female	"	68	Tailress	Z u ¹	6		
*537	Male	"	74	Rigger	Z t e See p. 62.	9	Worked on shore 14 weeks. Cannot get work. "Money went as it came."	...
*538	Female	"	72	"	Z t e	9	Husband died 1847. Son carried on business, but failed. Woman went to live with granddaughter.	...
539	"	Widow	91	"	Z t	4	Good character. Room was tidy. Was in a club.	X. s.
540	Male	Widow ^r	74	Dock Labourer	Z u	9	Admitted with wife. Not worked for 3 weeks.	...
541	"	"	66	Dock	Z u	3	German. Work irregular.	...
*542	"	"	63	Labourer Whitening Moulder	Z u See p. 66.	8	Worked 20 years for one master. Out of work for 8 months—too old. Good character.	...
543	Female	Widow	69	HawksShell-fish	Z u	6	Maintained herself for 10 years. Had to spend stock money at last. Has been out for two or three days.	Husband's brother, S. a.
544	Male	Widow ^r	78	Labourer at Tea Warehouse	Z u	12	For 30 years previous to 1877 made ginger beer in the summer and worked at docks in winter. Good character. Charity Organisation allowed 2s. 6d. a week.	...
*545	"	Married	63	General Labourer and Shop-keeper	Z w See p. 52.	3	Wife admitted in a starving condition—man out of work. He neglects her and drinks. He entered workhouse in 1886 to evade a summons for neglecting her. Woman often ill.	...
*546	Female	"	66	"	Z s	10		...

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	Story.	Known Pauper Relatives.
*547	(Infirm Male)	Married	70	Dock Labourer	(Old Age cond.) See p. 40.	9	At docks, permanent hand, for 34 years. Left through age. Company gave him £200 through Charity Organisation Society. Had medicine 2 years after. Passed from Mile End. Cannot get a ship. Wife died (1881) in Whitechapel Workhouse.	Sister-in-law, No. 1014. Two nephews, S. Niece, S. ...
548	„	Widow'r	63	Mariner (Second Officer)	Z u	9 m	Son, a musician, left her. Son becomes irregular. Wife died in Sick Asylum and was buried by parish. Kept himself by odd jobs for 4 years. Lived at common lodging-house.	... ... ... ... ...
549	Female	Widow	69	Charing Hammerman	Z u	10	Applied in 1881—out of work 7 weeks. Admitted in 1883. Out once since.	...
550	Male	Widow'r	70	Hammerman	Z u	12	Left sea in 1888—too old. Casual work since. In Clapham Workhouse from 1873 to 1877. Very good character.	...
551	„	"	66	Seaman, A. B.	Z u	4 d	Work very slack; then man is ill. Enters with his wife. Sober, industrious people.	...
552	„	"	75	Jobbing Carpenter	Z u	6	Came out of the workhouse for 5 months in 1877. Out for a week since.	...
553	„	"	78	Master Mariner	Z u	11	Has rheumatism. Had medicines since 1884. Wife, a trouser finisher, earns 7s. a week. Good character. Formerly a cooper.	...
*554	„	"	78	Twinespinner	Z u	8	Husband died 1886. Woman had medicines in 1878. Entered workhouse in 1882. Out occasionally to visit daughter.	...
*555	„	"	85	Bricklayer	See p. 66. Z u	12+	Husband died 1870. Woman kept herself 11 years. Has rheumatism.	...
556	„	Married	62	General Labourer	See p. 66. Z u m	5	Son, C. m., Half-sister, No. 1164. Niece, No. 1178.	...
557	Female	Widow	71	Washing	Z w	11	Husband died in workhouse. Son helped her until he was sent to lunatic asylum. Lived 40 years in one house.	...
558	„	"	71	"	Z w	6	Husband died 1870. Woman kept herself 11 years. Has rheumatism.	...
559	„	"	74	Charing	Z w s	8	Only out for 6 months since 1877. Went to her daughter's another inmate had displeased her. Could not get work.	...
560	„	"	78	"	Z w	12	Son, C. m., Half-sister, No. 1164.	...

562	"	"	69	Laundry hand	Z w	9 m	Had 2s. 6d. a week out-relief from Mile End Old Town. Very dirty. Son a drunkard.	...
563	"	"	74	Charing	Z w	2	Husband died (1878) in Sick Asylum. Woman lost sight of until admitted in 1887.	{ Sister, S z p. Brother, No. 564. Stepson, S e. Nephew, M. Sister, No. 563.
564	Male	Widow'r	75	Dock Labourer	U z	7	Man out of work. Had medicines for wife. She died in Sick Asylum (1884). He entered soon after as son cannot help.	
*565	Female	Widow	65	Needle-woman	Z w See p. 64. Z w s	2	Husband, ship's steward, died at sea. Struggled for 4 years. Cannot work now.	...
566	"	(In Sick Asylum)	72	Washing	n Z d e See p. 38.	9	Husband died (1880) in Sick Asylum. Woman had medicine soon after. Has chronic bronchitis. In Sick Asylum in 1886.	{ Daughter, S. Son and family, Nos. 1106-7. Daughter, No. 1108. Grandsons (2), Nos. 892-3.
*567	"	Widow	76	Lintworker	n Z d e See p. 38.	9	Had part of a room in 1880. Goes into Sick Asylum in 1881. When she leaves she stays with daughter.	...
568	Male	Widow'r	83	Sawyer	n Z d e	9	Blind. Son kept him 5 years (1876-80) — losing his sight. Been brought home drunk twice a day.	Grandson, 1026.
{ 569	"	Married	76	Hawker	n Z p	7	Man "in and out" during earlier years. His "feet are bad and he cannot travel." Wife lived with daughter until latter went into the hospital, and then became chargeable. Son dead.	Grandson (2), 0 *
570	Female	"	66	...	n Z p	4		Daughter, W x. 1
{ *571	"	Widow	79	Nurse	n Z p See p. 49. V m h	12+	First entry respecting this family is the grandmother's application for readmission in June 1877. Her daughter was then in the workhouse, and had two illegitimate children in the district schools. One went to service in 1888. Widow comes out to nurse friends.	Granddaughter, No. 573.
{ *572	"	Single	42	Servant	V ² h	12+		Mother, No. 571.
{ *573	"	(In Schools).	16	...	V ² h	12+		Mother, No. 572.
574	Male	Widow'r	77	Boatholder	n Z (e)	5	Saved £80, and lived on it from 1879 to 1888 with son's help. Only out for 2 months since 1888.	...
{ 575	"	Married	59	General Labourer	Z n u	2½	Man's health bad, and work irregular in 1887, when he had medicines. He was admitted 10 days later, and his wife 3 months after. Home was clean and comfortable. Lost twelve chil-	...
{ 576	Female	"	60	...	Z n	2	dren.	

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism. <i>(Old Age cont'd.)</i>	Years Chargeable. <i>(Old Age cont'd.)</i>	Story.	Known Pauper Relatives.
577	(Infirm Male)	Married	62	Carmen	n Z u	1½	Out of work 8 months in 1887. Wife kept him home clean. Wife had out-relief when her first husband died. . . .	Son, No. 1138.
578	,"	,"	63	Dock Labourer	n Z w	11	Admitted in 1879. Could not get work. Had quarrelled with eldest son.	Grandson, No. 1110.
579	Female	Widow	69	...	n Z w	6	Had been ill with bronchitis some time, when daughter got her into Sick Asylum. "She could not keep her."	Son-in-law, No. 1109.
580	,"	,"	74	Needle-woman	n Z w	4	Husband, a commercial traveller, died in 1862. Supported herself until 1881. Lived with son; he was out of work when she was admitted (1886).	Son, S ³ u.
*581	,"	,"	88	Washing	n Z w See p. 65. (n) Z w	11+	Re-admitted in 1878. Lives with daughter when out.	Daughter, S w.
582	,"	,"	55	...	n Z	2	Seven months after husband's death her son asked for her admission,—paralysed.	Son i. . . .
583	Male	Widow'r	69	General Labourer	n Z	1½	Admitted from common lodging-house. "Too old to work." Son cannot help.	. . . .
584	,"	,"	64	Dock Labourer	n Z	6	Wife died in Sick Asylum after long illness. Man was living with daughter when admitted first.	. . . .
585	Female	Widow	75	Labourer Servant	n Z	2	Passed from Bethnal Green. Husband, a painter, died 20 years before. Supported herself until 1887.	. . . .
586	Male	Widow'r	67	Sells oranges, etc.	n Z	2½	Lived with son and daughter. Applied in 1884; not admitted until 1886, when son had gone.	Daughter, S u. ¹
587	,"	Single	67	Stavodore's Labourer	n Z	2	Giddy; could not work. Done nothing for 2 months. Occupied a room for 18 years. Place very clean.	. . . .
588	,"	Married	71	General Labourer	n Z	5	Asked for out-relief in 1879. Admitted to Sick Asylum in 1884. Children help, but cannot support him.	Daughter, D l. ¹ Daughter's children, D l. ¹
589	,"	Single	61	Rag-sorter	n Z	3	"Too old to work."	. . . .
590	Female	Widow	81	...	n Z	7	Husband, a seaman, died 50 years ago. Daughter kept him for 4 years, but work became slack.	Daughter

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	Story	Known Pauper-Relatives.
610	(Infirm Female)	conf'd.)	80	Washing & Knitting	Z n	8 cont'd.)	Asked for out-relief in 1877. Son allowed 2s. 6d. a week. Had medicines in 1883, and admitted in 1885. Son gone to Australia.	...
611	"	"	78	Cook	Z n	3	Husband died 1865. Woman asked for out-relief in 1881. Became chargeable 4 years later.	...
612	Male	Widow'r	82	General Labourer	Z n	10	Left his wife 4 months before he was admitted because she drank. She died in Sick Asylum. Man not out since 1882.	...
613	Female	Widow	65	Needlework & Washing Hammerman	Z n	14	Lived in one place 14 years. Admitted to Sick Asylum first.	...
614	Male	Widow'r	73	Silkworm	Z n	12+	Many years in workhouse. Came out for a day in 1883 to see daughter off to Canada.	...
615	"	Single	80	Potman	Z n	6 m	Silk-weaver by trade, but not worked at it for 8 years. Founnan for 4 years, now too old. Good character.	...
616	"	Widow'r	71	Coal-whipper	Z n	9	Admitted in 1880. Not out since. Has a fistula.	...
617	"	Married	60	Dock Labourer	n S p	10	Had a bad leg in 1870. Son, a bad character, does not help, and wife cannot. Winters in workhouse.	...
618	"	Widow'r	66	"	Z x u	12	In 1877 had medicine through accident at docks. Wife died 1890. Destitute in 1886.	Daughter, S.
*619	"	"	81	Shipkeeper	Z x	6	Seaman for 50 years. Partially paralysed through an accident. Excellent character.	...
*620	"	"	70	Oven Builder's Labourer	See p. 68. Z x	10	Twenty-seven years with one firm. Discharged because too old. Willing and steady.	...
621	Female	Widow	75	Paper-bag maker	Z x s	12	Husband, seaman, not heard of since 1861. Broke her leg in 1877. Frequent medical relief until 1885.	Brother-in-Law, S.
622	Male	Widow'r	70	General Labourer	Z m r	9	Admitted from common lodging-house. Tramped from Epping. In and out.	...
623	"	"	70	Commission Agent	Z m w	4	Was an Inspector of Nuisances. Was imprisoned for debt for which he was surety, and lost place. Wife died 1886. His mind became affected.	...

					Sons, Nos. 626-7.
(624)	Married	74	Bootmaker		
625 Female	"	42		Z s v	Man had medical aid in 1882. Lived with this
626 Male	Child (In Schools)	14	... ... ... ...	S v S ² v ³ S ² v ³	woman for 14 years. Worked 12 years for one master. Moved to Poplar, but came back in 1888. R. O. there threatened to prosecute him if he applied again. He is admitted; woman and children passed from Poplar a month later.
627 "	(In Schools)	12	...	S ² v ³	...
628 "	Widow ^r	67	Ballast-worker	Z s v	Poisoned his hand; had medical attendance. Entered workhouse to avoid his paramour.
629 "	"	72	Mastmaker	Z s p	Admitted in 1860 with a bad leg. Out several times since; acts as watchman at common lodging-house.
630 "	"	76	Coal-worker	Z s p	Wife had medicines; daughter applies for her father. Ill when admitted.
631 Female	Widow	67	Field work	Z s p	Sister-in-law kept her 2 months and got her into the workhouse when she was ill.
632 Male	Widow ^r	67	Labourer at Seed Mills	Z s e	Earned 30s. a week for 25 years. In club. Not worked for 8 months; ill. Wife dead 8 years.
633 Female	Widow	88	...	Z s w	Husband died in workhouse, 1881. Was 18 years in one situation. They were admitted together.
*634 "	Single	74	Servant	Z s n See p. 68.	Came from Portsmouth in 1845. Saved £20 while in service. Spent while working irregularly. Has an internal ailment.
635 "	Widow	78	...	Z s	Admitted with husband in 1888. He had not worked for 2 years. Both were ill; had sold goods.
636 Male	Married	79	General Labourer	Z s	Had accident in 1877. Sought admission several times since. Not worked for 6 years when he was admitted.
637 "	"	70	Dock Labourer	Z s	Went into Sick Asylum with a bad leg in 1884. Not out much since.
638 "	"	71	"	Z s	In Sick Asylum with paralysis in 1887. Home very dirty.
639 Female	Widow	68	Minds child'n or begs	Z s	Lived with daughter. Nephew cannot continue to help.
640 Male	Single	67	Seaman	Z s	Admitted suffering from dysentery.
641 "	Married	75	Dock Labourer	Z s	Wife works at dust-yard, and has partially supported man, who cannot work—ill.
642 "	"	70	Warehouse-man	Z s	Man left work through a quarrel with foreman in 1880. Four years later he asked for relief. Admitted. Out for 2 days since. Forty years in Club. Wife "in and out" since 1884.
643 Female	"	67	Washing	Z s	...

Cousin, No. 1127.
Brother, S p r.

Daughter, S v.
Wife, No. 1182.

Son-in-law, No. 1026.
Daughter, S u.¹

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable. <i>(Old Age cont'd.)</i>	Story.	Known Pauper Relatives.
644	(Infirm Male)	Widow'r	83	Coal-whipper	Z s	16	Admitted from common lodging-house. In Sick Asylum with epilepsy in 1887.	...
*645	"	"	68	Tea cooper	Z s See p. 38.	3	Worked 33 years at one wharf. Saved £78. Unable to work for 3 years; spent all. Sons married.	...
646	Female	Widow	75	Wash and Mangle	Z s	5	Husband dead 21 years. Lived with daughter. Landlady took mangle for rent.	Son-in-law, S. No. 184.
*647	"	"	73	Sells hearth-stone	Z s See p. 39.	5	Blind. Husband had medicines in 1884-5. After his death widow is admitted.	Son's wife, S. P. Daughter, No. 996.
648	Male	Married	63	Shoemaker	Z s	11	Had medicines for wife in 1878. Admitted in 1888. Wife goes to live with daughter.	Daughter, M.
649	Female	Widow	89	...	Z s	11	Husband, a galvaniser, died in Islington Infirmary. Widow lived with son. Went into Sick Asylum in 1878, and thence to workhouse.	...
650	"	"	81	Needle-woman	Z s	5	Husband, a publican, failed. Left wife a little shop at death. O. O. S. assisted her. Applied when ill.	...
651	Male	Widow'r	74	Sawyer	Z s	12	Man in a fit taken to workhouse by police. Goes to hospital, then back to workhouse. Cannot work.	Sister, S. z.
652	"	"	71	General Labourer	Z s	7 d	Was at Salvation Army Shelter for 11 months.	...
*653	Female	Married	75	Dock Labourer	Z s	6	Earned a little by holding horses.	...
				Canvas work	Z u See p. 68-7.	2	Gets little work and is often ill. Sober and industrious.	...
*654	Female	"	62	Washing	Z See p. 39.	31	Kept her husband until work was slack. Then she had to give up.	...
*655	"	Widow	73	Washing	Z See p. 39.	31	Daughter kept her until she was near confinement. Old woman is helpless.	...
656	Male	Widow'r	78	Sawyer	Z	8	Supported for 1½ years before admission by 2 married children. Not able to work at trade.	...
657	"	"	75	Painter	Z	8	Lived with daughter before entering. Two sons refused to help.	...
658	"	Married	75	Coal work	Z	4	Had medicines 1885-7; earning 10s. a week. Home nice and clean. Admitted January 1888. Wife kept by son and grandchildren.	Stepson's wife, V. d. h.

660	"	Single	65	Labourer	Z	1	His sister obtained medicines for him, and a year after he is admitted to workhouse.	Mother, No. 661.
661	Female	(In Sick Asylum)	86	Dock Labourer	S z	1	Lived with son for 10 or 12 years. He got her into the Sick Asylum. Home was very dirty.	Son, No. 660.
662	"	"	77	Charing	Z	12	Passed from Whitechapel. Out for a month (1884) while daughter went hopping.	...
663	"	"	78	Needlework	Z	10+	Has rheumatism. Re-admitted to workhouse after 3 weeks' absence in August 1886.	...
664	"	"	84	"	Z	7	Gave up a room in an almshouse because she could not get enough to keep her. Entered Sick Asylum in 1884.	...
665	"	"	76	"	Z	10	Lived with son until she entered Sick Asylum. Could not agree with daughter-in-law. Been out two or three times.	...
666	Male	Single	72	General Labourer	Z	4	Admitted in 1885 with ulcerated foot. Out twice for a few days since.	...
667	"	Widow'r	80	Lighterman	Z	4+	Passed from St. George's East. Out twice since 1884.	...
668	"	Widow	64	Ship's Cook	Z	8 m	Coloured man—too old to get a ship.	...
*669	Female	Widow	77	Basket-maker	Z	11	Had no work. Has wintered in Sick Asylum or workhouse since her first admission.	...
670	"	"	77	Hawker	Z	11	Admitted destitute. Not worked for 4 weeks. Out for short periods since—goes hopping.	...
671	"	"	69	"	Z	4	Says she has not enough to live on, and she wants rest.	Gr'daughter, Op v. ²
672	"	"	90	Housekeeper	Z	10+	Left workhouse in 1871 to act as housekeeper; too old for that in 1876, and has to return.	...
673	Male	Married	64	Labourer	Z	4	Old couple are passed from Mile End. Had been staying with daughter. Woman has been out and stayed with her daughter two or three times since.	Daughter, S v.
{ 674	Female	Widow	64	(Invalid) Water-cress seller	Z s	4	Lived by pawning her things for 6 weeks before admission. Wintered in workhouse at first; not out since 1886.	...
675	"	"	84	House Painter	Z	11	Applied in 1885. Has an annuity of £10. Admitted in 1888. Does not approve of provident clubs.	Daughter, S, Daughter's Paramour, S u.
676	Male	Widow'r	86	General Labourer	Z	7	Lived with brother until 1882, admitted then with a bad leg. Chargeable since.	...
677	"	"	73					

APPENDIX B

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable. <i>(Old Age Z See p. 67. See p. 67.</i>	Story.	Known Pauper Relatives.
*678	(Infirm Male)	Married	71	Shoemaker	(Old Age Z See p. 67. See p. 67.	2	Lived rent-free with cousin. Too old for work. Wife supports herself by nursing.	...
*679	Female	Widow	68	Canvas work		8	Out of work 7 weeks, and had sold furniture when she entered. Left again to work with sister, but injured her back, and was again chargeable.	...
680	Male	Single	70	Potman	Z	6	Admitted ill in 1888. Earned £s a week, food, and lodgings. Out several times since.	Son, X. Sister, No. 152
681	"	Married	74	Basket-maker	Z	4	He and his wife, a tailoress, maintained themselves until man was taken ill.	...
682	"	Single	61	General Labourer	Z	4	Broke a blood-vessel in 1886. Sight is bad.	Wife's sister, Z w.s.
683	"	Widow'r	69	Dock Labourer	Z	10	Has rheumatic gout. Only out for 2 days since 1881.	Son and family, see 1140. Sister (late), M.
684	Female	Widow	76	Needle-woman	Z (?)	11	Shared a room with another woman until her admission. Out several times; goes hopping or to work at Jain-works.	
685	Male	Single	76	Coal work	Z (?)	8	First admitted with injured thumb. Re-admitted 1885. Tried to get work in 1886, but failed.	...
686	"	Widow'r	74	Ropemaker	Z (?)	12+	Readmitted in 1877. Had 4 months' work in 1878.	...
687	"	"	66	Leather Cutter	Z (?)	15	In workhouse since 1874.	Son, H i l.
688	(Sick) Female	Married	64	"	Z v	2½	Left husband in 1870. Lived with another man. Had medicines until 1888, when she entered the Sick Asylum.	Paramour, D V. Paramour's brother, S d f.
689	Male	"	87	General Labourer	Z d	8+	Came out of workhouse in 1881, and was readmitted 3 days later. Used to drink and neglect his family.	...
690	Female	Widow	63	Canvas work	Z d ¹	2 m	Admitted to SICK ASYLUM—paralysis. Home was clean; becomes very dirty after she entered.	Late husband, No. 1097.
*691	"	"	92	"	Z p	7+	Used to have out-relief, and had been in workhouse before 1882, the date of first record. Lived with Granddaughter, S. h. daughter.	Daughter, S. w.
					See p. 69.			

REGISTRATION OF THE WEEK OUT-POLICE AND PARISHES									
SACRED HEART CHURCH, NEW YORK CITY									
MARCH 10, 1888.									
SACRED HEART CHURCH, NEW YORK CITY									
NAME	SEX	AGE	STATE	RELATION	ADDRESS	DEATH	DISCHARGE	DISPOSITION	REMARKS
693	"	64	Shirt Finisher	Z w	1	Husband died in 1869. Widow became a nurse. Helped by son and daughter till former died in Mile End Infirmary (1888), when woman entered Sick Asylum.	...	...	...
694	"	,"	Needle work and Nursing	Z w	19	Husband died in 1869. Widow became a nurse. Helped out-relief 1870-88, then admitted. Softening brain.	...	...	...
695	"	,"	Monthly Nurse	Z n	14	Has bronchitis. Was staying with a friend when first admitted.	...	...	...
696	Male	Widower	General Labourer	Z n	15	Came from Norfolk at 17. Worked 40 years for one firm. In workshop 1874-78, and then sent to prison for destroying clothes. Soon back again.	...	...	...
697	Female	Widow	Shirt work	Z s w	2	Husband died 1861. Supported herself until 1877, when she had medicines. Sons helped a little. Sold things in 1880.	Late brother, S	...	...
698	"	,"	67 Needlework	Z s	14	Bronchitis. Missionary called R. O.'s attention to case. Woman has Sc. a week from son. Room very clean.	...	...	...
699	"	Single	72 Washing	Z s	8	Lived with her brother; ill when admitted. Out about a year (1881-82). Passed from Poplar 1882.	...	...	...
700	"	,"	79 Knitting	Z (?)	22	Lived with brother; had 4s. a week out-relief until September 1888. Then ill, and sent to Sick Asylum.	Brother, S u. Sister-in-Law, S x u. Nephew, S u.	...	...
(LUNATIC AND IMBECILE ASYLUMS) (Drunk)									
701	Male	Married	33 Barman	D m	14	Admitted with delirium tremens in 1887; was discharged cured. In 1888 man was passed from Mile End Old Town.	Father, Z P. Children, N os. 885-8.	...	...
702	"	Single	25	..	14	Discharged from prison suffering from delirium tremens in August 1887, and admitted to workhouse. Had 7 days for drinking.	...	...	...
703	"	,"	65 Coal-whipper	D z	8	In 1881 he was admitted to workhouse. Had fallen downstairs. In 1887 again admitted, and transferred to asylum.	...	...	...
704	Male	Single	21	(Trade misfortune) Tr m	10	Father, a shipwright, often out of work. Mother asked to have this paralyzed boy admitted in 1877. He was admitted in 1879; father gone to sea.	Grandmother, No. 976.	...	...

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	Story.	Known Pauper Relatives.
705	(Sick) Female	contd.) Widow	62	... (Mental Disorder)	(Sickness) S w m	4	Daughter asked for medicines in 1885. Same year woman was sent to Sick Asylum, thence to asylum.	Son, L s.
706	Male	Single	42	Fish Porter	M v h	5½	Admitted to Sick Asylum. Paralytic fit. Sent to asylum. Father in Mile End workhouse.	{ Father, Z Brother, S e. Parsonout, M l v h. Children, Nos. 842-3.
707	Male	Child	11	... (Firewood Merchant)	M d ¹	5	Uncontrollable. Threw knife at sister.	...
708	Female	Married	58	(Firewood Merchant)	M d	5 m	Woman and her daughter drank, and brought husband down.	...
709	„	„	43	(Seaman)	M d	1	Had been drinking and threw herself in the Thames. Police took her to the workhouse.	...
710	Male	Widow'r	53	Engine-fitter	M d	1	Wife died March 1888. Man was in Sick Asylum in following month, and in May was found wandering in streets. Would have pension of £100 per annum but for drink.	...
711	Female	Married	47	... (Railway Porter)	M d ¹	12½	Sent to asylum in 1887. Cured, but had a relapse in 1888. Sober and industrious. Husband used to ill-treat her.	{ Brother-in-law, D o. Sister-in-law, No. 1059.
712	„	„	33	(Railway Porter)	M d ¹	2	Sent to asylum in 1887. Cured, but had a relapse in 1888. Sober and industrious. Drunken husband ill-treated and neglected her.	...
713	„	Single	39	...	M d	6 m	Found wandering in the streets and taken to work-house by the police.	...
714	„	Married	68	(Cooper)	M d	11½	Been in asylum twice from Poplar Union before admission in 1877. She and her husband were drunk when R. O. fetched the woman.	...
715	Male	„	49	Hammerman	M d	2½	In Holloway Gaol for enticing his throat before he was sent to Asylum. Had been drinking.	...
716	„	„	73	Carpenter	M d	10	Had a fall while drunk. Admitted a few days after.	...
717	„	Single	44	Labourer	M d	2	Nine grown-up children live in one street. Admitted on mother's application. Fancied people were trying to kill him. Had been drinking.	...
718	Male	Married	42	Butcher	M d ¹	1	Lost trade through drink and betting.	...
719	„	Single	44	Deal Porter	M d p	2	Was in workhouse with a bad leg in 1887. Lived at common lodging-house. Deputy said he was un-	...

721	Female	"	27	...	M i	9½	Deaf and dumb. Been subject to fits from infancy. Was violent.	...	
722	,"	Deserted	65	Fishmonger	M a	12	Husband left her in 1872. She thinks he was drowned in the North Sea, and claims £3000 from the owners.	Daughters(2), M's & a.	
723	,"	Sing'l	46	...	M o	1	Mother died in April 1868. Sister could not control her, and she is admitted.	...	
724	Male	,"	17	...	M o	4½	Father died. Stepmother brought the child. "Half an idiot."	...	
725	Female	"	29	...	M o	9½	Father died at sea (1863). Mother died in 1877. In 1879 uncle applied for admission of this girl —Imbecile.	...	
726	,"	Married	71	(Sign Writer)	M t	8	Husband supported woman for 9 months in an asylum. Work became slack; he asked for her admission. Been troubled because he was out of work. Ill for 2 months. Sent to Sick Asylum and thence to Banstead.	Wife's parents, S z.	
727	Male	,"	45	Shipwright	M t y	8½	Husband died in March 1879. Widow became insane in following month. Family had small-pox in 1877. Changeable since 1877. Parents have had roller-skins. Brothers and sister show a want of mental power. Admitted at mother's request in 1885 and again in 1888. Willing to go, "provided she never came back to her friends".	Parents, S d e.	
728	Female	Widow	68	...	M w	10	Husband became insane in 1877. Parents have had roller-skins.	Father, M.	
729	Male	Single	30	...	M	12	Brothers and sister show a want of mental power.		
730	Female	,"	41	Machinist	M	8½	Admitted at mother's request in 1885 and again in 1888. Willing to go, "provided she never came back to her friends".		
731	Male	Widow'r	76	Engineer	M	6	Brought by nephew. Wanted to die. Drank water thinking it was poison. Had 8s. a week from Trade Society.		
732	,"	Single	29	Clicker	M	4½	Returned from Northampton in 1884 and entered workhouse. Mother took him out, but he became violent and was readmitted.	Father, S' u.	
733	Female	,"	40	...	M	4	Was staying with her brothers when admitted. Had been "it queer" 4 weeks. Stepmother said to have been unkind.	...	
734	Male	Widow'r	74	...	M	1 m	Sons told R. O. that father (lodging alone) was insane. Sent to asylum under magistrate's order.	...	

APPENDIX B

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Disorder	Years Chargeable.	Story.	Known Pauper Relatives.
735	(Sick cond.) Female	Married	69	(Sailor)	(Mental)	M	6	Cut her throat in 1882. Husband paid for her at Bethlehem until 1883, when she was admitted. Man had to sell small teleconduit's business.	...
736	Male	Widow'r	52	Plasterer	M	10	Sent to Brentwood Asylum from West Ham and passed to Stepney in 1879. Been in asylum six or seven times before.	...	
737	"	Married	63	Tobacco-pipe maker (Engine-fitter)	M	4	Wife said he had been ailing for 6 months. Certified insane.	...	
738	Female	"	37	...	M	11	Sent to asylum in 1878 suffering from puerperal mania. Discharged cured, but bed again soon after. In 1886 she was passed from Mile End.	...	
739	Male	Single	18	...	M	12+	Father, a hairdresser, was drowned in 1879. Mother died in 1882. "Unfit to be with other children."	Great - uncle, No. 1066.	
740	Female	Married	20	(Labourer)	M	12+	Had sunstroke in 1878. Pensioned off with £40 a year. In asylum in 1879. Sent home in 1880, but bad again 2 months later.	...	
741	Male	Married	53	Marine Engineer	M	11	Husband ordered to pay 4s. a week towards support. Reduced to 3s. 6d. on account of family. Payments irregular.	...	
742	Female	"	65	(Coal Meter)	M	19	Only record of transfer from Colney Hatch to Hanwell Asylum in 1879.	Sister, S. w.	
743	Male	"	40	Wire-rope maker	M	4	Wife got man into asylum. His brother says she drank, and this preyed on his mind ; but this statement is attributed to spite. Woman maintains the children.	Brother, No. 744.	
744	"	Single	59	Shipwright	M	13+	Admitted to Colney Hatch Asylum in 1859 ; sent to Leavesden in 1876.		
745	Female	Widow	63	Nurse	M	30	Sent to Hanwell Asylum in 1871.		
746	"	Single	54	...	M	18	Brought by mother. Threatens to burn the house, etc. Man's occupation concealed.	Father, Z.	
747	"	"	28	(Master on Training Ship)	M	11	...		
748	"	"	33	Trouser Finisher	M	10+	Been subject to fits for 7 years when admitted to Sick Asylum in 1870 ; became worse, and sent to asylum soon after.	Mother, S. w.	

750	"	Married	40	Tailoress	M	8	Landlady told R. O. this woman was violent. She was removed to the workhouse. Husband a labourer.					
751	"	"	34	(Portfolio maker) (Drayman)	M	2	Sent to asylum from Edmonton, and then passed to Steppney.					
752	"	Child	11		M	2	Father had medicines in January 1887. Child was sent to asylum in following month. Dangerous to other children.					
753	"	Single	27		M	8	Admitted from a poor home. Father could not provide necessities. An "invalid many years."	Mother, D s.				
754	"	"	47		M	12	Been in Colney Hatch Asylum since 1877.	Mother, n Z. Brother, D e. Uncle, No. 511.				
755	Male	"	24	Seaman	M	2 m	Became insane while on a voyage. Was taken off his ship at Shadwell by R. O. and sent to asylum.					
756	Female	"	33	Servant	M	11	Was in Colney Hatch Asylum in 1878. In February 1880 she was sent to the workhouse; had just left a situation through illness.					
757	Male	"	35	Labourer	n M	4	Parents kept him until 1885, when they apply for his admission.	Mother, S. Brother, S. Daughter, No. 1018.				
758	Female	Married	66	(Police pensioner) Servant	M	2 m	Husband obtained medical order for her. Sent to asylum eight days later. Delicate for years.	Aunt, Z. Aunt, D s. Stepfather's mother, No. 97.				
759	"	Single	25		M	6	Sent to asylum in 1888 and 1885, but recovers. Again admitted in 1888. Grandparents died in workhouse.					
760	Male	Married	69	Boiler-maker	M	7	Worked as a labourer 1872-82. Was staying with a son when (1885) he was sent to asylum.					
761	Male	Single	39	Dock fore-man	M	1	Subject to epileptic fits since 1885. Discharged from Docks in 1884 through loss of memory. Lived with parents.					
762	Female	"	34	Servant	M	7	Sent to asylum in 1882. In February 1888 she asked to be sent to Colney Hatch Asylum. "Thinks she is bad enough." Had been out 6 months.					
763	"	†	48		M	18½	No record beyond date of admission—October 1870.	Father, n Z. Sister, S d.				
764	"	Single	26	(Street Musician)	M	3	Weak mind from birth. Father has four other children to support.	Parents, G f t.				

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	Years (cont'd.)	Story.	Known Pauper Relatives.
765	(Sick Male)	(weak, Single)	67	Labourer	(Mental Disorder M	10	Mother said he had been subject to fits since 16 years old. Very violent.	...	Sister S m.
766	"	?	66	"	M	6+	Taken to workhouse by police, and then sent to asylum. Had been in asylum before (1878).	...	Sister, No. 1037.
767	Female	Single	28	Servant	M	1 m	Came home from service and was brought by sister next day. Has delusions.	...	Mother, Z a.
768	"	Married	72	(Caulker)	M	9½	Woman, who had been ill 5 weeks, was admitted to workhouse. Doctor said she would become insane.	...	
769	"	Single	26	Needlework	M	1½	Lived with mother. Seized with epileptic fits in September 1887, and sent to asylum in October. Recovered, but had relapse in 1889.	...	
770	Male	Child	12	(General Dealer)	M	8	Idiot from birth. Father pays 2s. 6d. a week.	...	Grandfather, n Z.
771	Female	Single	16	...	M	4½	In Earlswood Asylum until 1884, when father wrote from the colonies that he could not afford cost. He pays 10s. a week now.	...	
772	"	Widow	74	...	M	5 w	Lived in her own house; been very eccentric for years; neighbours complained, and she was certified a lunatic.	...	
773	Male	Single	35	Labourer	M	4 m	Left army in 1884. Lived with a woman until release pay ended; then she left him.	...	Sister, D 1 u. 1
774	"	"	38	Dock Labourer	M	12	Sent to Cobney Hatch in 1877, but not kept long. Re-admitted in 1879. Mother a drunkard, "run was her chief support."	...	
775	"	"	38	Painter and Clerk Mate	M	12	"Poor nervous fellow." Admitted destitute. Father, now dead, was a tradesman.	...	
776	"	Married	56		M s	6	Epileptic, sent to Sick Asylum in 1888, and again in 1884. Became insane in 1887. Character good.	...	{Stepson, M. Stepdaughter; has relief.
777	"	Single	30	...	M s	1½	Father's executors said man had been subject to fits for 5 years. Entitled to £250 under father's will.	...	
778	"	"	35	...	M s	11½	Imbecile from infancy. Admitted while father is ill. Mother afraid to leave him with children.	...	
779	"	"	27	...	M s	11	Father often had rheumatism. Not safe to leave	...	Parents S i

APPENDIX B

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	(Loss of Parents cont'd.)	Story.	Known Pauper Relatives.
795	(Schools) Female	Child	13	...	O ³	5	Father died 1880. Mother drowned 1888. Passed from City of London Union, 1884.	Passed	...
796	Male	,,	14	...	O ³	3	Mother kept him until they were turned out of home and goods seized (1880). Woman had been unwell 6 months. She went into Sick Asylum and died 9 days later.	...	...
797	"	"	8	...	O ³	5	Father died 1888. Led chargeable while mother was in Sick Asylum. She died 1888, and aunt kept boy for 16 months.	Uncle, S d.	Sister, No. 799. Late Father, U 2 s.
(798	Female	"	15	...	O ² s ¹ O ² s ²	4 ¹ 4 ¹	Admitted with father and another sister in 1884. Mother died in St. George's Infirmary in 1888.	Sister, O 1 s ¹ Aunt, No. 1146.	
799	"	"	11	...	O ¹ s ¹	8	Admitted with a sister, when father was taken ill. At his death, 3 months later, mother and three other children became chargeable.	Uncle, No. 1144. Cousin, No. 1146. Cousin, S h u 1	
800	"	"	14	...	O ¹ s ¹	8	Admitted with father and another sister in 1884. At his death, 3 months later, mother and three other children became chargeable.	Mother, No. 1012.	
801	Male	,,	14	...	O ¹ s ¹	6 ¹	Admitted 2 months after father's death. One sister married, another at home subject to fits.	Great-aunt, S w.	
802	Female	,,	8	...	O ¹ s	1 ¹	Widowed mother had medicines for this girl and got her into Sick Asylum. Asked that she might be kept. Work slack.	Sister, S. Sister, No. 1108.	
803	"	Child	10	...	O ¹ s	4	Father died 1884. This girl was in Fever Hospital 6 months later, and mother in Sick Asylum. In 1888 mother got a situation : girl entered schools.	Uncle, S (e).	
804	Male	,,	10	(Lighterman)	O ¹ s ²	2 ¹	Father died in 1887. Boy admitted 6 weeks later, and mother went to her parents. Good character.	...	
805	"	"	12	...	O ¹	2	Widowed mother cannot keep three children. Two admitted. Poor and rough. Worked at biscuit bakery.	Brother, S o. ¹	
806	"	"	13	...	O ¹	8 ¹	Mother, a stewardess on steamboat, gets this lad and his brother admitted. Earnings too small to support all.	Brother, O. ¹	
(*807	Female	"	18	(Groom)	O ¹	9	Father & forester, died 1879. Two children were admitted 4 months later. In 1881, the mother gets a situation and the younger child is admitted.	...	
(*808	Male	"	12	"	O ¹	9	Good character. Woman pays 5s. a week towards support of children.	...	
(*809	Male	"	12	"	O ¹	7 ¹	See p. 86.		

o 1 v	"	"	o	...	5 (Dock Labourer)	1		
811	"	"	5	"	8 "	4		
812	Female	"	9	"	9 "	4		
813	"	"	14	"	14 "	5		
814	"	"	13	"	13 "	5		
815	"	"	12	(Coster-monger)	01	9		
816	"	"	10	"	...	34		
817	Male	"	14	"	...	01	9	
818	Female	"	13	"	...	01	9	
819	Male	"	9	"	...	01	8	
820	Female	"	7	"	...	01	4 m	
821	Male	"	7	"	...	01	4 m	
822	Male	"	10	"	...	01	2½	
823	"	"	11	"	...	01	2½	
824	"	"	11	"	...	01	5	
825	"	"	14	"	...	01	5	
826	Female	"	8	"	...	01	6	
827	"	"	9	"	...	01	6	
828	"	7 (Lighterman)	7	"	...	01	5	
829	Male	(In Workhouse)	13	"	...	01	5	
830	Male	"	9	"	...	01	6	
831	Female	"	11	"	...	01	6	
832	Male	"	9	"	...	01	3 m	
833	(In Workhouse)	4	...			01	3 m	

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	Story.	Known Pauper Relatives.
834	(Schools) Male	Child	13	(Carman)	(Loss of Parents O ¹ (e))	5	Father, an "Oldfellow," died in 1884. Three children were admitted. Widow supports others by washing. Man was a teetotaler. Home clean and comfortable.	Aunt, S. Sisters, Nos. 837-8.
835	Female	"	11	"	O ¹ (e)	5		
836	Male	"	11	"	O ¹ (e)	2		
837	Female	"	7	"	O ¹ (e)	2	Father died of consumption in 1886. Not worked for 10 months. Widow had £20 from "Hearts of Oak." In 1887 she asked to have some of the seven children admitted, and these, the three youngest, were sent to the schools. Home tidy. Woman thrifty.	
838	"	"	9	"	O ¹ (e)	2		
839	Male	"	8	"	O ¹ (d)	6	Father died in Sick Asylum after a few months' illness. Mother got these two children into the schools and went to service. Pays for support of a younger child.	Grandfather, died in workhouse.
840	Female	"	10	"	O ¹ (d)	6		
841	"	"	10	(Seaman)	X (u) ¹	7 m	Father said child was deaf and dumb through an accident when 2 years old. He had not worked for 6 weeks.	
842	Male	"	9	"	(Sickness) S v h	41	Mother of these children lived with a fish porter. They were admitted to the schools when he was sent to an asylum.	Aunt, S. h. Father, No. 706.
843	Female	"	7	"	S v h	41		Mother, M ¹ v. h. Grandmother, S. n. Aunt, S. Uncle, S. Sister, No. 1073.
*844	Male	"	10	(Bricklayer)	S ¹ d ²	10	Father admitted to Sick Asylum and these three children to the schools in January 1886. Man died 6 months after. Mother earns ss. to 10s. a week, bottlewashing. She has medical aid occasionally for the other children.	Cousins, Nos. 1016-17 Cousin, No. 849. Brothers, Nos. 846 and 848.
*845	"	"	9	"	See p. 30.			
846	"	"	15	"	S ¹ o ¹	9		
847	Female	"	13	"	S ¹ o ¹	3		
848	Male	"	9	"	S ¹ o ¹	3	Mother died in 1880, father in 1888. He had not worked for 2 years. An aunt brought girl to R. O.	Brothers (2), O ³
849	Female	"	14	"	O ³	6		Cousins, Nos. 846-8.
850	Male	"	14	"	S ¹ o ¹	2	Mother supported these lads for 16 months after father's death. Her health then fails. Family has had charity for many years.	(Mother, No. 1008. Grandparents, had relief.)
851	"	"	11	"	S ¹ o ¹	2		

*854	Male	"	8	"	5		Mother, S. w.
*855	"	"	7	"	5		
856	Female	"	16	(Dock Labourer)	See P. 55.		
(857	Male	"	11	"	6	Father, casual worker, applied for girl's admission. He pays 2s. a week.	Aunt, No. 1161. Cousin, No. 1162.
858	Male	"	9	"	6	Admitted while father was in Sick Asylum. They remain after his death.	Mother, No. 1122.
(859	"	"	9	"	3	Admitted while father was in Sick Asylum (1886). Discharged with him, but re-admitted when he went to Consumptive Hospital.	Father, No. 147.
860	Female	"	6	"	3		
861	"	"	15	(General Labourer)	(Hereditity)	Elder girl admitted when father died; the younger a year later; mother being out of work.	Mother, No. 1009. Brother, No. 1010.
862	Male	"	13	"	6½	Father died in 1884. Mother went to service in 1885, and lad was admitted to schools.	Aunt, W. h. Great-grandmother, W. z. Grandmother, L. d.
863	Child	"	7	"	5½	Father died in 1885, and lad was admitted to schools.	Aunt, V.
864	"	"	6	"	4	Father died in 1886. Numerous subsequent applications for aid. Father drowned at sea, 1887. Children admitted in 1888.	Aunt, V.
865	Female	"	10	"	1+	Mother's character bad.	
(866	"	"	9	"	1+	Father died after 12 weeks' illness. Girl was ad- mitted then and her brother in the following year.	Grandmother, S. w.
867	Male	"	12	"	7	Mother lives with a daughter. Parents drunk.	Aunt, S. e. Aunt's uncle, D. c. l.
868	"	"	12	"	6		
869	Female	"	14	"	4½	Mother bears a bad character. She goes to service, and this lad is admitted. Two brothers were in the schools.	Mother, V. w. Brothers (2), V.?
870	Male	"	14	"	9		
871	"	"	12	"	0 v ²	Mother and two children were admitted in 1878. This girl was put to nurse with a woman who had medicine for her in 1883. Admitted 1884. Ille- gitimate.	...
872	Female	"	15	"	0 v ²	Mother admitted with 2 illegitimate children in 1878. Father just dead. She died (1882) in Sick Asylum. Illegitimate. Put out to nurse by mother in 1880. Payments not kept up. Mother died. Admitted in 1884.	...
					11	Illegitimate. Admitted to schools in 1877. Mother died in Sick Asylum the same year.	...
					8		
					12		

APPENDIX B

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	Story.	Known Pauper Relatives.
873 (Schools) Male	Child	12	...	(Lighterman)	(Vice O d ¹ v ¹)	1 1	Admitted on grandfather's request. Both parents dead.	Grandmother, No. 874. Late mother, S. Late father, S d v. Husband, No. 1038.
874 Female	Married	64	(Lighterman)	(In Lunatic Asylum)	M	4 m	Daughter asked for medicines. Woman was sent to an asylum. Husband not worked for 2 years.	Sister, No. 876. Mother, D l.
875 Male	Child	12	...	Oven-builder)	(Drink) D ³ v ³ o ¹	6	Father would not work. Took children on tramp. He died in 1887. Both parents drunk.	Sister, No. 876. Mother, D l.
876 Female	"	8	"	(Engineer)	D ³ v ³ o ¹ D ¹ l ¹ o ³	6	Mother died in 1885. Admitted to workhouse with father in April 1886. Three months later a man brought the children and said the father was in London Hospital. He died in February 1889. A drunkard and impostor.	...
877 Male	"	12	"	(Engineer)	D ¹ l ¹ o ³ D ¹ l ¹ o ³	3	Mother died in 1885. Admitted to workhouse with father in April 1886. Three months later a man brought the children and said the father was in London Hospital. He died in February 1889. A drunkard and impostor.	...
878 Female	"	9	"	(Engineer)	D ¹ l ¹ o ³ D ¹ l ¹ o ³	3	Mother died in 1885. Admitted to workhouse with father in April 1886. Three months later a man brought the children and said the father was in London Hospital. He died in February 1889. A drunkard and impostor.	...
879 "	"	7	"	(Coal Merchant)	D ¹ o ¹ e ³	1 1/4	Father failed through drink. He died in 1887. Five months after his widow got these boys into the schools.	Grandmother, W z. Sister, No. 1181.
880 Male	"	8	"	(Coal Merchant)	D ¹ o ¹ e ³	1 1/4	Father died, 1882; earned £2 to £3 : 10s. weekly. Admitted 2 months after his death. Mother immoral and drunken.	Mother, D v p. Aunt, D p.
881 "	"	5	"	(Foreman)	D ¹ o ¹ e ³ D ² o ¹ e ³	1 1/4 7	Father admitted while father was in London Hospital. Belong to a drunken improvident family.	Aunt, D. Grandfather, No. 194. Mother, No. 1067. Cousins, C.1
882 "	"	14	"	(Foreman)	D ¹ o ¹ e ³ D ² o ¹ e ³	1 1/4 7	Father died, 1882; earned £2 to £3 : 10s. weekly. Admitted 2 months after his death. Mother immoral and drunken.	Aunt, D p.
883 "	"	13	...	(Barman)	D ³ e ² s	4 +	Boys admitted while father was in London Hospital.	...
884 "	"	11	...	(Barman)	D ³ e ² s	4 +	Belong to a drunken improvident family.	...
885 "	"	10	...	(Barman)	D ³ m ¹ D ³ m ¹	2 m	Father was sent to an asylum through drink. Mother gets these lads into the schools. She drinks and neglects the children.	Father, No. 701. Grandfather, Z p.
886 "	"	8	...	(Barman)	O ¹ d ² e O ¹ d ² e	2 1/2	Father was sent to an asylum through drink. Mother gets these lads into the schools. She drinks and neglects the children.	Father, No. 701. Grandfather, Z p.
887 "	"	10	...	(Barman)	O ¹ d ² e O ¹ d ² e	7	Father was sent to an asylum through drink. Mother gets these lads into the schools. She drinks and neglects the children.	Father, No. 701. Grandfather, Z p.
888 "	"	13	...	(Barman)	O ¹ d ² e O ¹ d ² e	2 1/2	Father was sent to an asylum through drink. Mother gets these lads into the schools. She drinks and neglects the children.	Father, No. 701. Grandfather, Z p.
889 Female	"	12	...	(Barman)	O d ³ O d ³	3	Admitted after father's death. Both parents drank heavily, and home was dirty. Elder brothers at home, but are lazy.	Mother, No. 998. Father, S d.
890 "	"	7	...	(Barman)	O d ³ O d ³	3	Both parents are dead. Mother died in 1888. These girls and an elder sister were passed from West Ham in 1886. The latter is married now.	Cousin, No. 999. Grandmother, S z.
891 "	"	10	...	(Barman)	O ³ d ³	8	Parents had relief from 1879 until death—woman in 1884, man in 1887. Grandmother kept child until January 1889.	Aunt, S e. Late parents, S. Grandfather, S z. Grandmother, Z.

892 (*893)	Male	18	...	2	
		,"	8	0 <i>1</i> d ³	See p. 38.
894	,"	14	...	0 <i>1</i> d ³	Admitted in 1879. Two stepbrothers who had helped mother had gone. An aunt takes him for a year. Mother drinks.
895	Female	11	...	0 <i>1</i> d ²	Father had medical relief from 1888 until his death (1887). Girl admitted with mother 6 months later.
896	Male	8	...	0 <i>1</i> d ²	Four children were admitted after father's death; mother went to Lying-in Hospital. She starts as clothes-dealer in 1887, and has her eldest boy home. Keeps bad company.
897	,"	10	...	0 <i>1</i> d ²	Father died in December 1888. Mother had these children admitted in January. Two others at work. Woman drank and neglected children. Dirty.
898	Female	4	(Stableman)	0 <i>1</i> d ²	Stepmother, W d.
899	Male	5	"	0 <i>1</i> d ²	Mother, No. 1004.
900	Female	8	"	0 <i>1</i> d ²	
901	Male	10	"	0 <i>1</i> d ²	
902	Male	16	..."	0 <i>1</i> d ²	
903	,"	10	(Tobacco-cutter)	0 <i>1</i> d ¹	
904	Female	8	"	0 <i>1</i> d ¹	
905	Male	13	..."	0 <i>1</i> d ¹	
906	,"	14	..."	0 <i>1</i> d ¹	Father drowned in 1886. Widow gets this unmanageable boy in. Sober woman.
907	,"	12	..."	0 <i>1</i> d ¹	Father died in 1890 mother and three children admitted them. She has gone to service since.
908	,"	5	..."	0 <i>1</i> d ¹	Father died through injuries received when drunk. Two other children in Outcasts' Haven. Mother slovenly.
909	,"	13	..."	0 <i>1</i> d ¹	Family lived at common lodging-house, where father was deputy. He died in 1883, and lad was admitted.
					Father died in hospital. This lad and a brother admitted directly after.
					Late father, S d.
					Mother, S d.

APPENDIX B

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	Story.	Known Pauper Relatives.
910	(Schools) Male	Child	15	...	(Drunk O ² d ¹)	14+	Mother died at his birth. Father, a very drunken fellow, entered workhouse with his family (three girls and two boys) soon after. He died in 1876. Father admitted to Sick Asylum and two boys to the schools in 1882. Four elder children supported themselves.	...
*911	"	"	15	...	O ¹ d ¹ m ² See p. 56. (Imprudence)	6½	Father earned £2 : 18s. a week. Died in 1885. Was in a club. Mother got these three children into the schools 6 weeks after. Will earn her living by washing.	Great-uncle, L. h. Great-uncle, S. z.
912	Male	"	12	(Clerk)	O ¹ e ³ O ¹ e ³ O ¹ e ³	4	Admitted after father's death. Mother has medicines.	Mother, W f.s.
913	Female	"	8	"	O ¹ e ³	4	Father died in December 1887. No club. Mother got these three children into the schools and kept three others. Dr. Barnardo has taken one since.	Brothers, Nos. 916, 917.
914	Male	"	14	"	O ¹ e ³	4	Father died in 1886. Two boys admitted to schools 6 months later. Mother and eldest daughter support other four.	...
915	Female	"	9	...	O ¹ e ¹	5	Father out of work 13 weeks when lad was admitted. Home dirty and wretched.	...
916	Male	Child	8	(Engineer)	O ¹ e ¹ O ¹ e ¹ O ¹ e ¹ O f ¹	11 11 11 2½	Deaf mutes. Father got him admitted in 1879. Paid £1. a week. Lost situation in 1884, and family became chargeable.	Parents, U l.s.
917	"	"	10	"				
918	Female	"	12	"				
919	Male	"	11	(Lighterman)				
920	Male	"	14	(Engineer)	(Incapacity) I u ¹	1	Father became blind in 1884, and these three brothers were admitted to the schools. He hawks matches now. Was in the workhouse with another child in 1886.	Cousin, No. 925. Grandfather, S.
921	"	"	15	(Labourer)	I u ¹	10	Admitted to schools after father's death. An accident there caused curvature of the spine.	Cousin, Nos. 922- 24.
922	"	"	14	(Dock Labourer)	I ¹ f ¹	4½	Father died in 1884. Collection (£45) was made for widow. She bought mangle and sewing-machine. Had partied with the latter when these brothers were admitted (Casey). Two brothers at work.	...
923	"	"	12	"	I ¹ f ¹	4½		
924	"	"	10	"	I ¹ f ¹	4½		
925	Female	Single	18	"	O ¹ x	14		
926	Male	Child	18	(Captain of Tugboat)	O ¹ p ²	1½		
927	"	"	10	"	O ¹ p ²	1½		

929	Male	"	11	...	O ¹ u ²	8 fm	Father died in July 1888; a fortnight later these children were admitted. Mother and two elder children make camp-stools.	Uncle, S.	Uncle, S.	Uncle, S.	Uncle, S.	...	
(930	Female	"	9	...	O ¹ u ²	8 m							
(*931	Male	"	11	(Bootmaker)	T o ¹ e ²	2	Father died in 1884 after a four years' illness. In business for 33 years, but trade declines. Widow practically penniless at his death. She kept children until 1887, when she got a situation as barmaid. Good character.	...					
(*932	Female	"	9	"	T o ¹ e ²	2	Father died in 1886. Had been ill for 7 months. He had failed in business. Widow worked at a school, and with help of three older children kept family until 1888. Her work failed them, and children were admitted. Woman sober and industrious.	Sister, S.					
(*933	Male	"	10	(Shoemaker)	O t f ¹	1							
(*934	Female	"	6	"	O t f ¹	1							
(*935	Male	"	4	"	O t f ¹	1							
					See p. 54.								
936	Male	"	14	(Seaman)	(Desertion) A d ¹	6	Father deserted his ship in 1881. Mother had three children admitted to schools in 1883, and went to service.	Grandmother, Z.					
937	"	"	14	..."	A d ¹ u ¹	7½	Father went to South Africa, leaving this boy and his brother with a woman. Promised to pay 10s a week, but did not. They were admitted 6 months later.	...					
938	"	"	15	..."	A v ² h	15	Father left a widow with four children. This illegitimate lad was born in workhouse. Mother became insane as man would not marry her. Recovering, she deserted the five.	Half-brothers and sisters (4), O ¹ v. ²					
939	Female	"	14	..."	A v ¹ d ¹	6	Mother dead. Father left this girl with a woman he had lived with, and she brought her to R. O.	Brothers (2), D ¹ c ¹					
940	"	"	14	..."	A v ¹ d ¹	11	Family were chargeable before 1877. Mother died in 1878. Father sent to prison same year, and four children admitted.	Grandmother had relief.					
941	"	"	12	..."	A ¹ v ²	11	Mother and two illegitimate children admitted in 1878. Child was farmed to a woman, who had medicine for her in 1883. Admitted in 1884.	Mother, V.					
942	Male	"	4	..."	A ¹ o ²	8 m	Mother dead. Father deserted children. They are passed from Mill End. Father gained a settlement while at Dr. Barnard's Homes, where he was apprenticed as a shoemaker.	Brothers, Nos. 942,					
943	Female	"	7	..."	A ¹ o ²	8 m		943.					
944	"	"	9	..."	A ¹ o ²	8 m							
945	"	"	10	..."	A ¹ o ²	8 m							
946	"	"	14	..."	A ¹ o ²	13	Mother died when girl was an infant. Her father deserted her soon after.	944.					

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	Story.	Known Pauper Relatives.
947	(Schools) Female	Child	7	...	(Desertion (Mental Disease)) M ¹	4 m + 5 ³ ₄	Deserted by mother. Passed from Poplar. Man had not worked for 7 weeks when he was sent to an asylum. Dock Company and Foresters each allowed 1s. a week. Three months later this lad and his sister were admitted to the schools.	...
948	Male	,"	12	(Dock Labourer)	M (e)	6	Father, No. 949.	Father, No. 949.
949	"	Married (In Asylum)	56	,"	M ¹	7	Father "queer" for 5 years, was sent to an asylum in 1882, and this lad and another admitted to schools.	...
950	"	Child	12	..."	M (e)	6	Brother, No. 1032. Wife, No. 1031.	Brother, No. 1032. Wife, No. 1031.
951	"	Female	12	(Carpenter)	M ¹	6	Father was sent to asylum 3 weeks after his discharge from London Hospital, and two children admitted to schools. Man recovered, but had a relapse in 1886. The three have been chargeable since.	...
952	Male	,"	10	Carman	M ¹	6	Employers discharged father as another man was afraid to work with him. He was sent to an asylum, and the two brothers admitted. Mother supports youngest girl.	...
953	Male	(In Asylum)	34	Carman	M (e)	6	Father died in 1886. Mother was sent to an asylum soon after, and one girl admitted to schools. Widow was cured in 3 months, but drink caused a relapse. Re-admitted with the other child.	...
954	"	Child	12	..."	M ¹	2 ³ ₄	Daughters, Nos. 955, 958.	Daughters, Nos. 955, 958.
955	"	,"	11	..."	M ¹	3	Father died in 1886. Mother became chargeable at Camberwell, and were passed to Sheppenbury in 1884. Two years later man took his discharge, and not getting a situation, committed suicide. Children passed from West Ham.	...
956	"	Married	35	..."	M ¹ (d ¹)	2	Mother died. Father almost imbecile, sent to asylum, and died there in 1884. Grandmother brings these children two months later. Two others had died. Admitted when father entered asylum, where he died. Taken out two years after by mother. Re-admitted at her death.	...
957	Female	Child	14	..."	O ¹ m ² d ²	2	Brothers, Nos. 960-92.	Brothers, Nos. 960-92.
958	"	(In Asylum)	10	..."	O ¹ m ² d ²	2 ¹ ₄	Grandfather, Z (?)	Grandfather, Z (?)
959	"	Widow	42	..."	M d	2	Father died (1881) in Sick Asylum, leaving 5 children. Father almost imbecile, sent to asylum, and died there in 1884. Grandmother brings these children two months later. Two others had died. Admitted when father entered asylum, where he died. Taken out two years after by mother. Re-admitted at her death.	...
960	Male	(In Asylum)	8	..."	O ² m ¹	5	Father died (1881) in Sick Asylum, leaving 5 children. Father almost imbecile, sent to asylum, and died there in 1884. Grandmother brings these children two months later. Two others had died. Admitted when father entered asylum, where he died. Taken out two years after by mother. Re-admitted at her death.	...
961	"	Child	11	..."	O ² m ¹	5	Father died (1881) in Sick Asylum, leaving 5 children. Father almost imbecile, sent to asylum, and died there in 1884. Grandmother brings these children two months later. Two others had died. Admitted when father entered asylum, where he died. Taken out two years after by mother. Re-admitted at her death.	...
962	"	,"	10	..."	O ² m ¹	5	Father died (1881) in Sick Asylum, leaving 5 children. Father almost imbecile, sent to asylum, and died there in 1884. Grandmother brings these children two months later. Two others had died. Admitted when father entered asylum, where he died. Taken out two years after by mother. Re-admitted at her death.	...
963	Female	,"	9	..."	O ² m ¹	5	Father died (1881) in Sick Asylum, leaving 5 children. Father almost imbecile, sent to asylum, and died there in 1884. Grandmother brings these children two months later. Two others had died. Admitted when father entered asylum, where he died. Taken out two years after by mother. Re-admitted at her death.	...
964	Male	,"	13	..."	O ³ m ¹	5	Father died (1881) in Sick Asylum, leaving 5 children. Father almost imbecile, sent to asylum, and died there in 1884. Grandmother brings these children two months later. Two others had died. Admitted when father entered asylum, where he died. Taken out two years after by mother. Re-admitted at her death.	...
965	Male	,"	11	..."	O ³ m ¹	5	Father died (1881) in Sick Asylum, leaving 5 children. Father almost imbecile, sent to asylum, and died there in 1884. Grandmother brings these children two months later. Two others had died. Admitted when father entered asylum, where he died. Taken out two years after by mother. Re-admitted at her death.	...
966	"	,"	11	..."	O ³ m ¹	7	Father died at Enfield. Widow and children were passed from Edmonton in 1885. She cannot earn	...
967	"	,"	10	..."	O ¹ m ²	4	Father died at Enfield. Widow and children were passed from Edmonton in 1885. She cannot earn	...
					O ¹ m ²	4		

OUT-RELIEF.

WEEKLY ALLOWANCES.

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	Story.	Known Pauper Relatives.
983	(Weekly Female)	Allowance Widow	76	...	Z n (Age 10 con'd.)	Had 8s. 6d. a week in 1886. Husband died in 1886. Reliever was increased to 5s., and finally to 6s. a week. Died in March 1889.	...	
984	"	Single	83	..	n Z	21	Came to London in 1888. Kept a shop 15 years. Gave it up through losses. Applied in 1888. Has 4s. 6d. relief, and earns 2s. 6d. weekly.	...
985	"	Widow	81	Hawker of Toys	Z	12	Could not earn more than 2s. 6d. a week when the applied. 4s. a week is given, and a friend sends 1s. a week.	...
986	"	"	81	Needle-woman	Z	23	Had relief since 1886. Husband died in 1888. 4s. a week.	...
987	"	"	78	...	Z	14+	Had relief during man's life. Allowed 3s. 6d. a week after his death; increased to 4s. 6d. a week in 1885. Earned from 2s. 6d. to 3s. a week.	...
988	"	"	78	Washing	(Sickness) S z w	18	Husband worked 25 years for a coal merchant. Had 6s. a week pension. Guardians supplement this with 3s. a week. Man dies; pension is stopped, and relief continued.	...
989	"	"	86	Knitting	(Loss of Husband) W z	18	Husband, a smith, died in 1871. Club supported him for 6 years. Guardians allow 2s. 6d. weekly; increased to 4s. in 1884.	...
990	"	"	75	...	W s	21	Lives with daughter. Sight is bad; cannot earn anything. Has a pension, 11s. per quarter. Relief 3s. weekly.	Daughter's family, S.U.
991	Male	Married	53	...	(Incapacity) I	23	Blind. When relief (4s.) commenced, children were dependent. Wife has a mangie. Relief 3s. a week.	...
		(MEDICAL & OTHER)		Out-RELIEF	(Crime) C	2		
992	Female	Married	25	...			Husband in prison. Woman crippled whilst quarrelling with a woman. Been in workhouse. Died April 1888.	Illeg. Son, vs o.

994	"	Widow	58	Watercress-seller	V d	12	"Bad mother of a bad family." Drunken and abusive. In Sick Asylum in June 1888. Two sons been in prison.	Daughter, V d h.
995	"	Married	38	Match Factory	V d s	12	Separated from husband in 1875; went to mother's. Ill continuously since 1886. Medicines for self and children.	Mother W d. Uncle, No. 110.
*996	"	"	46	Trouser-finisher	V l ¹ See p. 40.	1	Left husband; lives with a man, who is lazy and drunken. Parish buried their dead infant in May 1888.	Mother, No. 647. Brother-in-law, S p. Father, S f.
997	"	Single	26	Servant	V s ³	1	Had an illegitimate child born in the workhouse. It died in June 1888; was buried by the Guardians. Had medicines for children in 1880. Husband died in 1886. In February 1889 Guardians buried her illegitimate infant.	Sons, Nos. 887, 888. Late Husband, S d. Cousin, A d v. (Mother, A s. Nos. 887, 888. Parson, S d. Child, No. 1001.)
998	"	Widow	38	Washing	V w d	9	Lived with a coal porter. Left him, and subsequently has medical attendance for his child. Man lived with the mother of this girl. Had relief when child was sick, and he was out of work. Subsequently left the woman. Child died in October 1888; buried by the Guardians.	Mother, V s.
999	"	Single	30	Tarpaulin-maker	V h	4 m	...	...
1000	Male	Married	46	Boiler-maker	V s ³ u	9 m	...	Late Husband, S d. Husband's cousin, No. 96. Nephew, S d. Children, Nos. 888-901.
1001	Female	Child	3	...	V ³ s u ¹	3 m	Admitted to workhouse with an illegitimate child suffering from syphilis. Has medicines in January 1889.	888-901. Children, S o.
1002	"	Single	23	Rag-sorter	V s (Loss of Husband)	3	...	...
1003	"	Willow	52	Charing	W d	1	Husband died, and son supported her after. Has medicines; is given to drink.	Late Husband, S d. Husband's uncle, No. 18. Children, Nos. 19-21.
1004	"	"	41	...	W d	3	Husband died (1888). Four children admitted. Drinks and neglects home. Has medical aid.	Nephew, S d.
1005	"	"	52	Bottlewasher	W d s ³	7	Had medicines in 1882; some children sent to schools. Drinks. Was ill in 1886. Daughter dies in October 1888, and is buried by Guardians.	Children, S o.
1006	"	"	48	...	W d p	7	Husband died in 1886; widow got three youngest children into the schools. Home dirty. A "dirty, miserable drunkard."	Nephew, No. 894. Husband's uncle, No. 18. Children, Nos. 19-21.
1007	"	"	36	Washing	W f	5	Had medicines for children during husband's life. He died at Poplar, and that Union took 3 of her children. Has medicines.	Children, Nos. 420, 430.

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	(Loss of Husband Wife's cont'd.)	Story.	Known Pauper Relatives.
1008	Female	Widow	48	Mangleing		2	Husband, a rigger, died in St. Kevins Asylum 1886. Widow supports children until her health fails. Has medicines.	Parents, S z. Sons, Nos. 850, 851.	
1009	Male	"	42	Washing	W s p	7	Husband died in 1882 and this son had scarlet fever about same time. He recovers and supports his mother, who is often ill. He also has medical relief.	Daughters, Nos. 861, 862.	
1010	Male	Single	20	At Pickle Works	S h	7	Father died in 1882, and woman had out-relief. Two boys admitted to schools when she comes to Stepney. Honest and sober. Has medical attendance.	Mother, No. 1009.	
1011	Female	Widow	44	Washing	W s	7	Father died in 1882, and woman had out-relief. Two boys admitted to schools when she comes to Stepney. Honest and sober. Has medical attendance.	Son, No. 791.	
1012	Female	Widow	53	Nurse and Mangler Nurse	W s	7	Husband died in 1882. Woman is subject to fits, and has had medicines frequently since 1882.	Son, No. 801.	
1013	Male	Deserted	35		A d s	3 m	Husband left her in May 1888 through drink. Went into West Ham Workhouse with 4 children. Left 3 of them there and came to Stepney. Has medicines.	Aunt, S w. Child, A d. Mother, No. 758.	
*1014	Male	Married	49	Leadworker	A s	1	Lives with son and 2 daughters in one room. Usually applies for her children. Has medicines.	Aunt, No. 434. Brother-in-law, No. 547. Children (3), S.	
					See p. 41. (Trade Mis- fortunes)			Wife's mother, No. 177. Brothers, 1016, 1017. Child, S.	
*1015	Male	"	25	General Labourer	U h	6 m	Wife has medicines for baby. Decent, sober people.		
*1016	Male	"	27	Carman	See p. 27. U h	8	Lost situation in 1881; casual worker since. Wife and children have no medicines.	Wife Mother, No. 1018.	
*1017	Male	"	30	"	U d s	6 m	Man's mother (No. 1018) first obtained relief for his wife. Man and children have had medicines since.	Wife's father, S.	
*1018	Female	Widow	52	Tailoress	X h s	12	Husband injured his knee-cap. Kept a horse-trogh afterwards until his death (1882). Family have medicines.	Mother, No. 1019. Sons, Nos. 1015-17.	
*1019	Male	"	"	Needle-woman Tailoress	Z p s	6	Lives with a daughter. Has frequent medical relief. Is in a burial club.	Son-in-law, No. 67. Son-in-law, S h. Granddaughter, S h. Mother, No. 1019.	
*1020	Male	"	"	"	S w	6	Husband died in Greenwich Hospital. Widow and children have medicines.	Sister, S d h.	

No.	Sex.	Condition.	Age.	Occupation..	Cause of Pauperism.	Years Chargeable.	Story.	Known Pauper Relatives.
1036	Male	Married	23	Carpenter's Labourer (Imprudence)	L s ⁵ E w s	3 m (Old Age) Z d	"A lary scamp." Wife obtains medicines for child. Says man will not work.	Wife's aunt, No. 8. Late father, Z (1).
1037	Female	Widow	73	Mangle		7	Husband had medicines from 1879 until his death in 1882. Woman has an ulcerated leg and has had medical aid frequently since.	Stepson, L v h. Brother, No. 766.
1038	Male	Married	63	Lighterman		1 m	Has medicines; becoming worse, relief in kind is given. "Sober, honest, and industrious."	Wife, No. 874. Grandson, No. 873. Daughter-in-Law, S.
{ 1039	"	"	82	Dock Labourer	n Z	3	Children supported this couple for 6 years before application. Man does not have much help, but wife has chronic illness. Dr. Barnard gives a weekly dole.	Son-in-Law, No. 606.
1040	Female	"	80	"	n Z	7	Man is always out of work when medicines are obtained.	Daughter, S v.
1041	"	"	57	(Labourer)	U ¹ s	11		Parents, Nos. 1039-40.
*1042	Male	Widower	68	Wood-chopper	Z p	2	Been in Sick Asylum twice. Wife died while he was there. Goss to son's to stop.	Brother, Z t u. Daughter, V. d. Broth-in-Law, No. 112. Nephew, No. 1040. Nephew's wife, No. 1050.
1043	"	Married	33	Coal tank filler	See p. 31. (Drunk)	10	Man and wife drunken and immoral. He has been in prison several times for neglecting family. Frequently relieved indoor and out.	Children, Nos. 28-24. Mother-in-Law, P. d.
1044	Female	Single	32	Leadworker	D v h e	2+	Prostitute and drunkard. Lives with a labourer. Brought up by uncle.	Uncle, S d. Uncle, No. 285. Paramour, S v.
1045	"	Widow	55	Mangle	D v w	11	In 1878, this woman left her children 14 days without food and went to keep house for 2 men. Similar complaint in 1879. Been in workhouse and had no medicine.	Son, No. 308. Daughter, V. Daughter, S d.
1046	Male	Single	31	Bricklayer's Labourer	D v	1	In Sick Asylum in 1888 with rheumatic gout and syphilis. Had medicines since.	Uncle, No. 424. Parents, D s.
1047	"	Married	32	Carpenter and Corn Porter	D c h	8	Has had food and medicines for wife several times. On last occasion woman was suffering from his illness.	Parents, Nos. 105, 106. Brother-in-Law, No. 1051.
*1048	"	"	68	General Labourer	D 1	12	Drunkard. Has rheumatic gout. Been in Sick Asylum and workhouse.	Father-in-Law, S. Wife's aunt, No. 161. Son-in-Law, No. 1052.

				medicines in 1886. Wife applies.
"	Female	"	81 (Dock Labourer)	Obtains medicines for self and children. Husband out of work.
*1051	"	"	55 Canvas-work	Husband had not worked for 21 months, when woman obtained medicines. Sons help.
1052	Male	Married	Bricklayer's Labourer	Medicines often obtained for children. One child buried by Guardians. Man and wife drink.
1053	"	"	Labourer	First application by mother. Wife died suddenly in 1886. Has rheumatic gout.
{ 1054	Female	"	Bricklayer's Labourer	Wife obtained medicines for children in 1888; had a black eye through husband's brutality. He becomes an abettor in 1886. In 1887 woman was injured while fighting with a cousin, and taken to Sick Asylum. Woman and child have medicines in December 1888.
{ 1055	Male	Child	27	D g h
1056	Male	Child	3	D f s S d h
1057	"	Married	47 Dock Labourer	Rheumatic gout caused by drink. Often had medicines since 1884. Wife keeps family.
{ 1058	Female	"	40	D p s ³
{ 1059	Male	Single	39	D p s
1060	"		18	S d h
{ 1061	Female	Married	35	D s l r
{ 1062	Male	Child	3	D s l r
1063	"	"	9	D s l r
{ 1064	Female	Married	52 Dock Labourer	D u h
1065	Male	"	23 Rope works	A h
1066	Male	"	52 Painter	D u s ³
1067	Female	Widow	41 Fish Hawker	D s e
				Son, S. n. Daughter, No. 1060. Brother & Paramour, No. 281.
				Sister, S. h. Mother, No. 406. Brother, L. h. d. Father-in-law, No. 1049.
				Mother, No. 86. Brother, No. 87. Brother, S. h. Parents, Nos. 41-42. Grandmother, W. Brother, D. l. Parents, D s w. Father, No. 1054.
				Son, No. 707.
				Sister-in-law, No. 711.
				Mother, No. 1059. Brother, S d s h. ...
				Father-in-law, No. 140. Brother, No. 141. Wife's niece, A. v.
				Uncle, Q. s. Nephew, No. 739. Father, No. 104. Children, Nos. 883, 894. Sister, D. Brother, C. Br'thr's child'n (S. C. J.)

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	Story.	Known Pauper Relatives.
1068	Male	Married	45	Ship's Steward	(Drink D ^a s ³ (Heredit).	5 contd.)	Coloured man. Wife, a drunkard, asked for medicines for him in 1884. Child dies suddenly, and is buried by Guavilians. Steady man.	...
1069	,	Single	39	...	H i x	32	Born in Wapping Workhouse. Became blind at age 27 years old. Went on tramp selling tapes, etc.	Aunt, V. Cousin, S h. Cousin, V ^a . Wife, V d h. Sister, S v u. Cousin, No. 363. Brother-in-law, E s h. Sister-in-law, S v h.
*1070	,	Married	34	Dock Labourer	(Sickness). S d v h. See p. 17.	12	Lived in common lodging-house with a woman since 1877. Now married. Frequent medical relief for children.	...
1071	Female	Single	44	Charing Needlework	S d S d ¹	1	A drunkard. Lives with niece, who keeps her.	Husband, No. 10.
1072	,	Married	2	...		1 m	Had medical attendance in May 1888. Died in the following month.	Children, Nos. 11-13. { Brothers, Nos. 844-5. Grandmother, S z. (Aunt, S.
*1073	,	Child	2	...			Mother obtains medicines for this child.	Husband, No. 43.
*1074	,	Married	61	Rag-sorster	S d ³ See p. 29. S d See p. 42.	2	Husband in workhouse. Woman kept the shop. Drinks. Went to live with daughter after home was sold.	{ Mother, S p. M'th'r-in-lw, No. 1074. (Sister, S v ¹ .
*1075	,	Widow	26	Factory-hand	S h w	4	Had medicines while husband was at sea; also after his death in 1888.	Husband, No. 1075.
*1076	Male	Married	40	Stevendor's Labourer	X s	9	Fell down hold of ship and broke his arms. Has had medicines since for wife and children.	Daughter, No. 205.
1077	,	Widow ^r	50	Dock Labourer	S ² d ³	3 m	Applied after wife's lying-in; been out of work 14 days. Relieved for a month. Woman enters workhouse, and man moves away. Great drunkards.	Daughter, No. 1080.
{ 1078	,	Married	37	General Labourer	S d p-	2	Man entered Sick Asylum; unable to work for 7 weeks. Treats his wife badly and drinks. She tries to get him admitted again when he is suffering from the effects of drink, but he will not go. He died in 1888. Mother and girl have medicals.	
{ 1079	Female	,	34	At Jam Factory	S d ¹ p	9 m	Has medical relief. Children support her. Husband often in workhouse.	
1080	,	Child	5	...	S d p	9 m		Husband, No. 54.
1081	,	Married	64	...	S d ¹ e	8		Daughter, M.

APPENDIX B

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable. (Sickness cond.)	Story.	Known Pauper Relatives.
1103	Female	Single	21	Servant	S h	9 m	Asked for medical relief. Unable to work.	{ Sister, No. 802. Sister, S.
1104	"	Child	6	(Street Musician)	S h	9 m	Mother obtained medicines for her.	Mother, No. 222.
*1105	Male	Married	49	Coal Work	S ³ h u See p. 39.	8	Man was working irregularly in 1880 when first application was made. Frequently relieved since. Like medicine apparently.	Mother, No. 567. Mother-in-law, S.
*1106	Female	Child	46	...	S h	8	Since 1884 woman and her children have frequently had medicine. Two children die in 1887.	Parents, Nos. 1105-6.
*1107	"	Married	8	(General Labourer)	S h	9	Has medical attendance for bad foot. Mates paid fare from Strand, where he had been working.	Mother, No. 567.
*1108	"	Married	34	(General Labourer)	S p r (!)	6 m	Epileptic. Sickly from birth. Been in workhouse. Has frequent medical relief.	Mother-in-law, No. 579.
1109	Male	Married	51	...	S h	11	Lived 10 years' at common lodging-house. Been in Sick Asylum twice with bronchitis. Has used medicines.	Stepfather, No. 1106.
1110	"	Single	21	...	S p e	2	Frequent applications for medicine. Irregular work.	Grandmother, No. 579.
1111	"	"	26	General Labourer	S ³ p u	11	Had medicines in 1882; as had wife and children in subsequent years. Wife helped at confinement in April 1888. Child died in December, and was buried by Guardians.	Daughters, Nos. 1098-9.
1112	"	Married	44	Ballast-worker	S p u	7	Had medicines for illness caused by injury; also for children.	Father, Z.
1113	"	"	41	General Labourer	S p u	7	Worked for 28 years at 23s. a week. Made odd man a month before. His asked to have wife buried. Relief granted as loan.	Aunt, No. 272.
1114	Female	"	34	...	S p u	8	Been in Sick Asylum twice before 1879 with rheumatic gout. Frequently has relief for family.	Uncle, No. 636.
1115	Male	"	49	Coal-whipper	S e h	2	In schools in 1884. Mother gets medicines for her.	Brother, S. e.
1116	"	Widow'r	64	Odd man at Regent's Canal	S e u	3 m	Worked for 28 years at 23s. a week. Made odd man a month before. His asked to have wife buried. Relief granted as loan.	Mother, S. W.
1117	"	Married	49	Lighterman & Labourer	S f h	10+	Brother, No. 206.	
1118	Female	Single	17	Leadworker (Holder-up)	S h	5+	Wife's father, S.	
1119	"	Married	22		S u h	1	Father, No. 1117.	
							Lived in a room at husband's father's. Had medicines. Husband out of work for 7 weeks; has	Father-in-law, No. 1117.
							comes to Australia	

1122	Female	Widow	47	Labourer Charing	S ♂ w	8	second when 14 days old. Guardians visited them.	Children, Nos. 857, 858.
1123	Male	Child	3	...	S ♀	8	Father blind. Mother applies for medicines occasionally. Does washing.	Brothers, Nos. 922-4.
1124	Female	Widow	58	Needle-woman Dock Labourer	S i w S u p	11	Lived with son and daughter. Frequent medical relief from 1878 to 1889.	Son, S. Sister, No. 1188.
1125	Male	Widow'r	58	Bricklayer's Labourer	S u p	8	Casual work. Has had medicines for wife and family since 1881. Children gradually get work. Man has medical aid in January 1889.	...
1126	"	Married	44	General Labourer	S u p	8	In consumptive; has been in Sick Asylum several times. Wife kept home. Three children in schools.	Wife, No. 139. Children, Nos. 138-8.
1127	"	"	68	General Dock Labourer	S u p S u h	9	Wife has medicines for son and herself. Man has medical aid in 1889. No work.	Cousin, No. 631.
1128	"	"	30	General Labourer	S u h	11	In Sick Asylum in 1878. Wife had medicines in 1888-89.	Father, No. 328. Children, Nos. 1130-82.
1129	"	Child	28	"	S ♀ u h	4+	Man was in Sick Asylum "many years ago." Applied for medicines for No. 1151—minutiae. He is out of work. Other children catch it 14 days later, and relief "in kind" is given.	Wife's father, X. Son, No. 1129.
1130	"	Child	8	"	S u h	3 m	Husband, a coal-whipper, had relief for first wife's child in 1877. Home poor. Sister asks for medicine for this woman.	Nieces, Nos. 828, 851, and 219. Nephew, Nos. 829-30.
1131	Female	"	5	"	S u h	4 m	Child died in October 1888. Buried by Guardians.	Brother, V s.
1132	"	"	3	"	S u h	3 m	Irregular work for months.	Wife's mother, S. W. ...
1133	"	Married	47	Laundress	S p e	3 m	Out of work. Wife had medicines for child. She had twins in 1888. Both died; buried by Guardians.	...
1134	Male	"	34	Dry Cooper	S ♀ u g	7 m	Left home to look for work; been out 3 months.	Child, No. 1137.
1135	"	"	27	Painter	S ♀ u g	6 m	Wife asked for medicines for boy. Baby died same month, and is buried by Guardians.	...
1136	"	"	35	Deck Labourer	S ♀ u g	4 m	Sober and persevering."	...
1137	"	Child	6	"	S u g	4 m	Irregular work. Wife had medicines in 1887, and children have had it 4 times since.	Father, No. 578.
1138	"	Married	27	Coal-whipper	S ♀ u	2		

APPENDIX B

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism. (Sizzenas) S ³ u ¹	Years Chargeable.	Story.	Known Pauper Relatives.
1139	Female	Single	29	Baby's Boot-maker	S u	1	Lived with a man for 6 years. Their child died in hospital. Man out of work ; Guardians bury body, 1888.	...
1140	Male	Married	44	Dock Labourer	S u	7	Man, wife, and children frequently had relief. Position improving as children get to work. Wife charts.	Father, No. 683.
1141	„	„	26	Boot-finisher	S u	1	Wife confined of still-born child. Nourishment supplied and child buried. Father out of work for 4 months ; "does not care."	...
1142	Female	Single	29	Servant	S u	1	In service (Ss. a week) for three years. Left, and had medical attendance 5 weeks later.	...
*1143	Male	Married	33	General Labourer	S u See p. 47. S ³ u S ¹ S ¹	8	Enters Sick Asylum and has medicine ; as do the wife and daughter. Work irregular.	Wife's Uncle, No. 52.
{1144	Female	„	38	Jam Worker	6	Irregular work. Has medicines for children.	Sister, No. 1145.	
{1145	Male	Child	43	(Dock Labourer)	11	Husband generally out of work. Frequent applications for medicine for children. Woman was ill in July 1888, and this led in February 1889.	Niece, No. 800.	
{1146	Male	Child	11	General Labourer	...	Had relief for children in 1880; also at wife's lying-in, February 1889. Man decent, a teetotaller. Home clean.	Mother, No. 1145.	
1147	Male	Married	39	General Labourer	S u (d)	9	This couple tramp the country between 1881 and 1887. After man's illness they settle at Stepney. Woman's lungs are diseased. Both have medical attendance.	Mother-in-law, No. 1149.
{1148	„	„	63	Cooper and Agricultural Labourer	R p d	8	In December 1888 wife asked for medicine for child. Man had not worked since October. Medicines and relief in kind were given until February 1889, when child died. Guardians buried the body.	Son-in-law, No. 1147.
{1149	Female	„	57	Washing Painter	R p d S ³ u S ¹	8	Man had medical aid in 1886-87. She died in May 1888, and was buried by Guardians. Man ill at the time ; had medicines then and also in October.	Son, No. 1151.
{1150	Male	Child	49	Painter	4 m	Man's wife had medical aid in 1886-87. She died in May 1888, and was buried by Guardians. Man ill at the time ; had medicines then and also in October.	...	
{1151	„	Child	3	...	4 m	Could not bury his wife. Owed doctor 7s. 6d. No work for 8 weeks.	...	
1152	„	Widow'	62	Cartman	S u	8	2 m	No
1153	„	„	68	Dock Labourer	S u	2 m	...	...

1154	,	Married	38	Labourer at Brassfounders	S u	2 m	Man out of work at wife's bringin'. Guardians sup- plied necessities. Said to be decent and sober. Left place through a quarrel with another work- man.	...
1155	"	,	45	Dock Labourer Needlework	S ³ u	2	Wife obtains medicines for son. Man's earnings small.	...
1156	Female	Widow	66		S w d	6 m	Husband had medicines in 1880. He died in St. George's Infirmary 1886. Widow has medicines. Earns about 4s. a week.	...
1157	"	"	33	Washing	S w h	2 m	Husband died in November 1888. Two months after, the widow had medicines, and two of her boys were sent to the schools. Baby was also ill and has medicines in January and February.	Sons, Nos. 832-33. Mother, W d h. Mother, No. 1157.
1158	"	Child	1	...	O ¹ s	2 m	Man entered Sick Asylum in November 1887; bron- chitis. Had not worked for 11 months. Wife kept family; she had a baby in April 1888 (partial doc- tored). Child died in September 1888, and was buried by Guardians.	Aunt, Sh. Nephew, No. 833-4. Father, Z. Niece, No. 1158.
1159	Male	Married	46	Boilermaker	S	2	Husband died in Sick Asylum in 1878; widow ob- tains medicines for herself and children.	Sister, S p. Sister, No. 591.
1160	Female	"	34	Tailoress	S	1	Had medicines for daughter in 1878. Husband died in Sick Asylum (1887); woman was in workhouse then. Lives with sons; has medicines.	Half-sister, No. 558
1161	"	Widow	54	Mangle	S w p	9 m	Husband died in 1877. Widow commuted a penitent- ial of 6s. a month in 1879. Has medicine at inter- vals. Sons support.	Mother, No. 512.
1162	"	Child	16	...	S ¹ o ¹ p	9 m	Husband died 1874. Has medicines for bronchitis in February 1889. Entered Sick Asylum later.	{ Son, No. 81. Son, S.
1163	"	Widow	68	Bag-maker	S w p	11	Worked with her daughter at whitewed works. Has medicines. Son out of work.	
1164	"	"	54	Dust-sifter	S w	1	Attends dispensary. Boy earns 5s. a week.	
*1165	"	"	41	Leadworker	S w	3	Husband died in 1877. Widow commuted a peniton- ial of 6s. a month in 1879. Has medicine at inter- vals. Sons support.	
1166	"	"	50	Laundress	See P. 59. S w	6 m	Husband died in 1877. Widow lives with a friend; sleeps on the floor. Has medicines.	
1167	"	"	61	...	S w	10	Not earned much for 4 years through ill-health. Admitted with bronchitis in May 1888. Came out in July, had medicines, and died in August. Guardians bury her.	...
1168	"	"	59	Rag-sorter	S w	1	Husband died in workhouse (1877). Widow lives with a friend; sleeps on the floor. Has medicines.	
1169	"	"	43	Tailoress	S w	3 m	Had relief at Woolwich 1872-78. Re-married then. Husband died in Sick Asylum (1889). Had medi- cines in 1888; died, and was buried by Guardians.	...
1170	"	"	58	Charing	S w	1 w		

APPENDIX B

No.	Sex.	Condition.	Age.	Occupation.	Cause of Pauperism.	Years Chargeable.	(Sickness)	Story.	Known Pauper Relatives.
1171	Female	Widow	35	Waitress (Soldier)	S w S o ¹	... 1 d	... S w z	Husband died in 1887. Widow asked to have the sick child admitted (1888). Feared she would lose her place through staying with it. Medicines given. Child died next day, and Guardians buried it.	...
1172	Male	Child	7	Needlework	S o	3	Mother died when child was a baby. Uncle kept it and obtains medicines.	Husband died in West Han Infirmary. Widow applied in 1886, but not relieved. Found in a room at K— Place very ill and filthy in 1889. Died next day, and buried by Guardians.	...
1173	"	"	7	Single	S n u	1 m	Lazily obtained medicines for her. Not worked for a year. Died in August 1888. Buried by Union.	...	Uncle, No. 374.
1174	Female	Widow	67	Schoolmis- tress	S x p	9	Met with an accident at docks. In burial club.	Brother, No. 283. Sister-in-Law, 284.	...
1175	"	"	58	General Labourer	D v h	11	Frequently deserts wife and children. They often have medicines.	Wife's uncle, No. 1176.	...
1176	Male	Married	67	Coal-whipper	S x	9	Lost an arm in 1880 through the bite of a donkey. Frequent medical relief since. Hard-working.	Uncle, No. 555.	...
1177	"	"	36	Cat-s-meat Dealer	See p. 89. S	7 m	Had medical attendance; bad leg.	Grandchild, No. 1180.	...
1178	Female	Single	67	Widow'r	See p. 43. C ₁ s	1 m	Mother got medicines for this child.	Brothers, Nos. 310-1.	...
1179	Male	"	71	Child Single	S	2	Epileptic; came home from service in 1887, and had medicines. Has been in Sick Asylum.	Grandmother, W. z. Brothers, Nos. 880-1.	...
*1180	Female	Child	1	Servant	S	1	Lives with married daughter. Has medical relief.	Husband, No. 636. Sister-in-Law, M.	...
1181	"	"	17	Helps daughter	S	3 m	Lives with brother. Youngest son keeps her house. Others married. Husband in West Han Workhouse. Has medicines.	Brother, No. 1125.	...
1182	"	Married	79	...	S	9 m	Wife asked to have child buried. She had arranged for funeral to cost 25s. "Friendly lead" only realised 10s. She had paid 8s. for coffin. Undertaker would not bury until he was paid.	...	...
1183	"	"	57	...	S	1 m	Mother brought her to get a medical order. Given. She died and was buried by Guardians.	...	...
1184	Male	"	34	General Labourer	S ²	1 m	Poisoned arm. Has medical attendance in March	Wife, No. 263.	...
1185	Female	Single	37	Servant	S m	1 m			
1186	Male	Married	70	Boot- repairer	S z d	1			

1187	"	51	Watchman	S x u	2		Son, No. 1188.
1188	"	17	Van-boy	S h	3 m	Mother, S d.	Mother, No. 1193
1189	Female	Widow	Bottle-washer Sweetstuff Shop	S z w	10	Daughter, No. 1193	Nephew, No. 166.
1190	"	"	67	S z	12	Mother-in-law, No. 1190.	Daughter, S h.
1191	"	Married	44	A s d	8	Husband gone to America. Woman and children often ill. Rooms dirty.	Daughter, S h.
1192	Male	"	56	General Labourer	S u p	Both were ill in 1879, and were admitted to work-house and Sick Asylum. Applications for medicines are frequent in recent years. Sons leave home and do not help. Husband to resign deputy's place at common lodging-house through weakness. Has medicines in 1885, and 1889.	Mother, No. 1190.
1193	Female	"	54	S u p	10	Husband, No. 202.	Husband, No. 202.
1194	"	"	69	S z	4		

CHARITY ORGANISATION AT STEPNEY.

Summary of Applications during Months of January and June 1890.

I.—CASES ASSISTED.

No.	Sex.	Age.	Conjugal State.	Occupation.	Applied for	Relief given.	Cause of Distress.	Remarks.
1	Male	40	M	Dock Labourer (regular) Needlework	Surgical Appliance Dispensary Letter	Granted	S1 3 (ed)	Son and two young children, one ill.
*2	Female	63	S	Cabman	Help during Illness	6s. per week for 3 weeks	S 2 n (ed) See p. 76. S 3 X (e)	A pensioner; supported mother until her death.
3	Male	40	M	Ballast-worker	"	Dinners for wife and 5s.	Chronic bronchitis. Was relieved in 1888. Six children; two at work.	
4	"	40	M	Shirt-work	"	Weekly allowance, and sewing machine to be paid for by instalments	In Sick Asylum. Wife hard-working. Four children; one at work.	
5	Female	46	W		"	S 1 2	Has a police pension of 5s. weekly. Con- sumptive daughter and two young children at home.	
6	Male	36	M	Casual Labourer	"	S w f (1)	Wife and six children under 18 years.	
7	"	55	M	Builder's Labourer	"	S 1 3	Three just recovered from illness. Man has influenza. Clean home.	
						S	Irishman. Consumptive. Good character. Two children at home, and two in parish school. Relief stopped when man was re-	

8	"	34	M	Glasscutter	Help during Illness of Man and Son	7s. per week	S ³ (d)	
*9	"	45	M	Sugar-boiler	Help. Out of work	6s. a week, and dinners	S ³ (ed) See p. 78.	
10	"	51	M	Labourer	Sewing Machine	Supplied at cost price. To be repaid is, per week	S ¹ (e)	
11	"	29	M	Builder's Labourer	Help in Sickness	8s. per week, and 3 weeks at Convales- cent Home	S (ed)	
12	"	45	M	Labourer	Hospital Letter and Help	Letter, and 17s. 6d.	S ³ (e)	
13	"	35	M	At Dry Dock.	Help in Sickness	10s. per week for 3 weeks		
*14	"	45	M	Carman	"	5s. per week, 7 weeks. Grant of 6d. to move	S ³ (e) See p. 73.	
*15	Female	34	W	Bottle-washer	"	4s. per week	S w x See p. 74.	
16	Male	40	M	Painter	Dispensary Letter	Letter given	S ² u ¹	
17	"	41	M	Sampler	"	"	S ³ (e)	
18	"	42	M	Rope-spinner	Help while in Sick Asylum	Allowance for 3 weeks. Paid arrears of insurance	S ¹ t	
19	"	31	M	Dock Labourer	Railway Wife and two Children	Return fare, 21s.	S ² u ¹	

Wife and five children. Allowance given while man was in Sick Asylum and Home. Stopped when man would not go into Sick Asylum again.

Wife ditto. Man 22 years in one place. Saved £200. Lost it by taking beerhouse. Had fever in 1889, and C.O.S. sent him to Convalescent Home.

Been ill 14 weeks. One situation over 20 years. Good character. Wife and machine for trouser-work. Five young children, and two at work.

Wife and three children. Been ill 8 weeks. Good character from employers. Man goes into Sick Asylum, and Committee support family.

Wife and three children. Chest disease. Relief also given in 1880.

Wife and five children; two have whooping cough. Man often ill; has work if he can do it.

Had to leave regular place through illness. Has 14s. a week from club.

Four children. Sent to Convalescent Home. In June got place as bus-driver, and Committee give money to move near work.

Two children at work, and three in Parish School. Relieved in 1885 when husband was alive. Been dead 8 months. Woman too ill to work—obseces.

Wife and three children. Eldest child (?) has been ill from birth. Was in Children's Hospital 5 months. Cannot afford to pay doctor any longer. In clubs.

Wife and four children. Man has worked as labourer at docks for years owing to falling-off of trade. Been ill for weeks. Home clean.

Wife and four children. Wife been ill 8 weeks. Wished to go to her mother for change and good food. Illness caused by overwork. Man lazy.

No.	Sex.	Age.	Conjugal State.	Occupation.	Applied for	Relief given.	Cause of Distress.	Remarks.
20	Male	31	M	Labourer	Help in Sickness	6s. a week for 4 weeks. Rail-way fare, 16s. Two given	S <u>u</u>	Wife and two children. Been ill for months. Attributed to privation. Good character. Sent to father's house on recovery to recruit. Wife and two children. Wife had been ill some time. Man has good character from employers.
21	,	35	M	Carpenter	Hospital Letter		S ²	Husband died in Sick Asylum, and wife had just come out. Was there 6 months. Wanted to get strength to seek a situation. Did not come for letter as directed, so Committee withdrew.
*22	Female	49	W	...	Letter for Convalescent Home and Help	Sent to Home for a week See p. 73.	S w	Husband ordered change after illness. Had had sickness and death in family previous year. Character good. Man paid his own fare. Wife and two young children. Three sons at work.
23	Male	55	M	Gas Labourer	Letter for Convalescent Home	Granted, for 3 weeks	S (de)	Daughter (18), very weak, at home. Two sons (Army and Navy) help irregularly. Woman has lupus. Has been helped since 1886.
24	Female	50	W	...	,,	Granted for mother and daughter.	S w	Wife and three children. Wife has varicose veins. Man is weakly. Good character.
25	Male	38	M	Carpenter	Surgical Appliances for Wife	Provided through a Society	S (d)	22 years. Wife, four daughters in service, and three young children. Was largely helped in 1887 until he got work and declined relief. In Heart of Oak. Daughter sent home from situation in cab ill.
26	,	45	M	Joiner	Hospital Letter for Daughter	Letter given	S ³	Husband died 20 years ago. Committee granted a pension, 2s. 6d. in 1889. Son-in-law helps. Good character.
27	Female	67	W	Needlework	Dispensary Letter	,,	S z	Wife and five children; oldest 10 years. Thrown from seat while driving.
28	Male	31	M	Cabman	Help during Illness	10s. per week and sent to Convalescent Home	X u (e)	
29	,	62	M	Casual Labourer	Hospital Letter	Letter given	X z	Wife (60) applied. Man met with accident at work. Letter given at once, as case urgent. Home in convulsion.

31	Female	42	W	Machinist	Letter for Convalescent Home	Sent to Home for 8 weeks	I w (ed)
32	Male	32	M	Boot-laster	Nourishment for Wife	6s. 6d. per week for 8 weeks ; paid club afterwards 28s.	T ¹ s ² (e)
33	,	46	M	Stoker at Oil Mill	Temporary Help	12s. 6d. Obtained help from former employer also	T x (d)
34	Female	50 or 60	W	Washing	Help while work is slack	8s 6d. per week for 2 weeks ; 6s. per week for 6 weeks	W (1)
*35	"	30	W	Lets Furnished Lodgings None	Convalescent Home for Step-daughter	Food and sent to Home	W i ³ See p. 75.
*36	"	75	M		Pension	Helped to move to her own parish	Z (e) See p. 79.
37	"	58	W		Help during Sickness	3s. per week	Z s (e)
38	"	69	W		Nursing or Charing Needlework	Hospital Letter and 3s. 6d. per week.	Z
39	"	63	M		Trousers-finisher	Temporary Help Pension	Z u (d)
40	"	78	W		...	8s. 6d. per week, 3 weeks	Z (e)
41	"	70	S		Dressmaker	2s. per week	Z n (e) See p. 76.
						4s. 6d. per week, altered after 2s. 6d. per week.	
						Maintained home before husband's death. Ill when case was brought forward. Nephew allows 1s. a week.	
						Helped her father for 18 years. Gave up dressmaking 20 years ago ; only needle-work now. Room clean. Excellent character.	

II.—CASES NOT ASSISTED.

No.	Sex.	Age.	Conjugal Condition.	Occupation.	Applied for	Cause of Distress.	Remarks.
42	Female	47	W	Trousers-finishing	Nourishment for Girl	S (neglect by sons)	Has delicate girl (9); another daughter works at laundry factory. Two grown-up sons live in lodgings and will not help mother. Committee think family should be self-supporting.
43	Male	45	M	Street-seller	Convalescent Home, Letter, and Loan	S d e	Wife and five children. Man is a bad character. Wife does laundry-work, sober and hard-working. Home untidy.
44	,	38	M	Stevedore	Help while in Hospital	S d e	Case sent by hospital visitor. Wife and two children. Wife's statements untrue. Man loses work through drink; has been in prison. Relieving officer says they are "thorough paupers."
45	Female	?	W	Bottle-washing	Help in Sickness	S w	Earned 10s. per week. Son pays rent. Has bronchitis and ordered nourishment by parish doctor. Room clean but bare. "Poor law case." Refuses Sick Asylum.
46	Male	36	M	Gasworker	Letter for Convalescent Home	S ²	Wife and three children. Elder boy just recovered from rheumatic fever and needed rest. Man bears a very good character. He did not like the inquiries that were made and withdrew his application.
47	Female	37	M	...	Truss for Child	S ² f g	Husband a French polisher. Nine children, three at work. Keeps little second-hand furniture shop. Husband at work, but wife did not know address of employers. Application withdrawn.
48	,	...	M	...	Letter for Convalescent Home	S ²	Case sent to Committee, stating husband could pay £s. a week toward expenses. Woman is consumptive and too ill to go, so application is withdrawn.
49	Male	27	M	Furnace-man	Hospital Letter	S ²	Wife and child. Man in advanced state of consumption. If man goes into hospital, wife will go to her parents. Home comfortable. Referred to relieving officer.

61	Female	56	W	Pension	S z (de)	have good characters. Home poor.
*52	Male	38	M	Formerly District Visitor Casual Labourer	Help, out of work	Asthamatic. Well recommended. Room clean and comfortable. Lives with nephew. Has two brothers, one a builder. Committee think relatives should provide.
53	Female	40	M	... Bargeman Ship's Stoker	Help while Husband in Sick Asylum Help in Illness	Wife, a vestmaker, four children. Had been ill and just returned from a Home. Formerly worked for wife's father, but work fell off and he went to the docks. Became blackleg and had to leave when strike ended. Husband a stevedore. Both drink. Three young children.
54	Male	47	M	... Bargeman Ship's Stoker	Character indifferent. Six children.	Bronchitis.
55	"	47	M	... Bargeman Ship's Stoker	Wife and three children. Man had been ill 16 months when he applied in October 1889. Temporary relief was given, but as man will not go into Sick Asylum it is stopped. Will not alter decision in January.	When he spilled in October 1889.
56	"	30	M	Ballast-worker at Iron Yard	Help while in Sick Asylum	Wife and four children, two in truant school, and one in workhouse. Home and persons dirty. Poor law case.
57	"	52	W	Ballast-worker at Iron Yard	Light Work	Son in Barnardo's Home. Has suffered from bronchitis since 1886, and Committee sent him to a Home. He is sent back for using bad language. Committee recommend the workhouse, and this last application is made from there. Good character from employers.
58	"	36	M	Ballast-heaver	... Wharf Labourer	Wife and six children. Man fell down ship's hold. Wife's relations take three children. Committee think they should do all that is needed.
59	"	31	M	Wharf Labourer	Help during Illness	Wife a paper-maker. Foot crushed by a girder while at work. Good character from employer.
60	Female	...	M	...	Help to get a Living	Five young children. Husband a potman, who had been ill 6 months, jumped from a train while in country for change, and was made chargeable to Harwich. Woman got three children in parish school. She is weak and delicate; could only do nursing. No record of help. Just before husband's death (1886) Committee considered case and got work for woman. She has two children in parish schools. Lad went to match factory, but cannot stand phosphorus and left. Committee offered to get him work, but woman kept him out of the way. Lost place through being late. Gave wrong address.
*61	"	48	W	Scrubber	Help till boy (15) gets work	Employer leaving business. Wished to keep connection. Good character. Helps parents.
62	Male	49	M	Sugar-refiner Dressmaker	Help. Out of work Loan	C A 1 A (ed)
63	Female	24	S	Painter	Help. Out of work	Good character for 18 years. Had been helped previously. Three children.
*64	Male	40	M			See P. 72.

APPENDIX B

No.	Sex.	Age.	Conjugal Condition.	Occupation.	Applied for	Cause of Distress.	Remarks.
65	Male	18	S	Potman	Temporary Help	A	Strong, well fed and clothed. Had a situation to go to the following week.
66	Female	37	M	Charing	,	A s ³	Husband deserted her in 1889. Dr. Barnardo took two of the children. Committee recommend her to send young children to Creche, and send eldest to service. She will not; baby ill.
67	"	39	M	...	Letter to Relative for Help	A e	Had £700 left by parents. Married her trustee when 16; lost all in a public-house. Man since deserted her. Four daughters, two grown-up; but work slack.
68	"	61	W	Street-seller	Pension equal to Rent	W e	Husband died in Sick Asylum. Two married sons. Has lived on bounty of neighbours.
69	"	48	W	Cook	Help to buy Stock	W s	Used to keep a street-stall. Husband died 2 months ago. References are unsatisfactory.
*70	"	69	W		Pension	W z See p. 78.	Second husband died in 1885, and woman went to live with her son, a blind pensioner. Then went as cook for 3 years, and has lived on her savings since. Testimonials to character for 30 years. Room clean. "Want of thrift".
*71	"	80	W		"	Z n See p. 76.	Had relief from Committee in 1884 and 1889. Stopped, as C.O.S. thought she was concealing her resources. Has Carr's Charity—1s. a month. Children dead.
72	Male	67	M	Ironmoulder	"	Z s	Had been unwell 4 years. Concealed the fact that he had pension of 6s. per week from Trade Society, and that he had a brother. Wife drinks.
73	Female	71	W	Needlework	"	Z	Very deaf, and failing eyesight. Room clean and neat. Has four grown-up children, who should do all that is needed, so Committee reject. In May, case was reconsidered, and 2s. a week granted.
74	Male	63	M	Formerly in Docks	Help, and Light Work	Z s e	Wife and two children. Man 7 months in London Hospital eye disease. Home dirty; children seldom attend school. Wife earns 6s. a week shirt-mauling. Sister

<i>76</i>	<i>76</i>	<i>76</i>	<i>76</i>	<i>76</i>	<i>76</i>	<i>76</i>	<i>76</i>	<i>76</i>	<i>76</i>
<i>Male</i>	<i>Female</i>	<i>Male</i>	<i>Female</i>	<i>Male</i>	<i>Female</i>	<i>Male</i>	<i>Female</i>	<i>Male</i>	<i>Female</i>
76		65		M		"		Z	
*77		69		W		Needlework and Fruit- picking		Z ^w	

See p. 78.

See p. 77.

Has two married daughters, who give food. Has often applied since 1877. Decision usually as in this instance, "Poor Law case." Room untidy, but personal character good.

Wife aged 70. Man was a journeyman brassfounder, on his own account for 28 years, but not done much good. Committee think information is suppressed.

Made 19 applications since 1881, usually for small loans,

which she repays. Is going fruit-picking. Persevering, will do anything for a living. Committee do

not help on this occasion. She has seven children.

CHARITY ORGANISATION AT ST. PANCRAS.

I.—LIST OF PENSIONERS IN DECEMBER 1889.

No.	Sex.	Age.	Conjugal Condition.	Occupation.	Year Pension began.	Amount.	Cause of Distress.	Remarks.
1	Female	62	S	Machinist	1883	6s. a week	S (ed)	Supports an invalid sister; assisted an imbecile brother until his death.
2	"	44	S	Dressmaker	1883	8s. "	S c	Almost blind when in bed health.
3	Male	72	Wr	Bookbinder	1887	Out-of-work allowance 3s. 2d. a week	S z (dl)	{ Belongs to trade society. Sister gives the allowance through C. O. S. Does work when well enough.
4	Female	51	S	Needle-woman Dressmaker	1886	5s. " 2s. added	S (dl)	Has rheumatism in the hand; can work slowly with a foot-machine. Pension goes for rent.
5	"	61	S	Needle-woman	1884	5s. "	S	{ There are three sisters living together. One has spinal complaint, and another is nearly blind.
6	"	75	S	Needle-woman	1885	5s. a week	S z (dl)	Supported her mother till her death, and helped other relatives. Lives with her nieces.
7	"	75	S	Needle-woman	1882	2s. "	S U (dl)	Sight very bad; could only earn 4s. or 5s. a week.
8	"	63	W	Schoolmistress	1882	9s. "	T Z (dl)	School had gone down since the opening of the Board Schools; supported her elder sister until her death.
9	"	73	S	Schoolmistress	1883	9s. "		
10	"	63	W		1887	3s. " from C. O. S.; 6s. from friends	W (d)	Widow of a committing engineer; had been pensioned by friends for 14 years; but one friend could not continue the help. No occupation.
11	"	40	W		1884	10s. a week	W F (e)	Husband was in Fleets of Oak. Has six children; two taken by relatives; two placed in a home by C. O. S.

"	"	"	"	"	"	"	"	"
13	"	70	W	Cook (still works)	1888	8s.	"	W Z (dl)
14	"	40	W	...	1885	3s.	"	W X
15	Male	59	M	Plasterer	1889	4s.	"	X (dle)
16	Female	33	S	...	1885	3s.	"	X n
17	"	61	S	Artificial Florist	1882	£20 a year	X (dl)	Blind. Earned a little by teaching and knitting. Had about 6s. or 7s. a week from blind societies.
18	"	45	S	...	1883	£10	"	Blind. Since her sister's death her business had been dwindling.
*19	Male	40	M	Clerk	1881	20s. a week, reduced gradually to 7s. in 1889	X (dl)	An aged couple. Afterwards admitted to Home for Aged Poor.
(20		74	M	Joiner Needle- woman	1880	10s. a week	X Z (dl)	Savings exhausted by illness. Pension obtained by Charity Organisation Society from former em- ployers.
(21		62	M	Upholsteress (still in work)	1889	3s. 6d. a week	Z (dle)	Husband was ill the last 9 years of his life, and they lived on their savings. Had one-earled, but gave it up on pension being obtained from former employer.
22	Female	71	S	Cook	1889	5s.	Z (dl)	Afterwards admitted to Home for Aged Poor. Had kept a shop, but business had gradually gone down.
23	"	72	W	Jeweller Lodging- house Keeper	1887 1889	4s. 4s.	Z i Y (e) Z (dle)	Has a wife (69). Belongs to a club. Cannot do much work owing to bad sight.
24	Male	72	Wr	Cobbler (in work)	1889	2s. 6d.	Z (dl)	...
25	Female	76	S	Odd jobs	1883	2s. a week and 5s. from parish	Z (dl)	...
26	Male	64	M	Charing, etc.				
27	Female	81	S					
(28	(Sister)	71	S					

No.	Sex.	Age.	Conjugal Condition.	Occupation.	Year Pension began.	Amount.	Cause of Distress.	Remarks.
29	Female	86	W	Dressmaker	1881	6s. a week	Z (dl)	Admitted with husband to Home for Aged Poor. He died in August 1889.
80	"	66	S	Charwoman	1889	4s. ,,	Z 1 (dl)	Too old to earn more than 4s. a week. Still in work.
81	"	65	S	Nurse	1885	5s. 6d. in summer 6s. 6d. in winter	x n z (dl)	A sick nurse; not very efficient, and earnings too small for saving. Out of work 10 months through loss of sight of one eye.
82	Male	82	M	Clerk and Collector	1884	4s. a week	Z (dl)	Assisted by son. Pension obtained from a former employer.
83	"	78	S	Carpenter	1888	5s. ,,	Z (dl)	Pension had been granted to sister who had been supporting him. Continued to him on her death.
84	"	72	M	Groom	1889	8s. ,,	Z (dl)	6s. of pension given by employer, otherwise nothing special to be said in his favour.

Note.—It is a rule of the Society that the total income of each person receiving a pension shall be sufficient to enable the recipient to live decently, and in moderate comfort. The sum given by the Society varies according to the circumstances and resources of the pensioner.

II.—OTHER CASES ASSISTED, DECEMBER 1889.

No.	Sex.	Age.	Conjugal Condition.	Occupation.	Cause of Distress.	Remarks.
1	Male	50	M	Gentleman's Servant	D	Situation found for him. Went to it drunk.
2	Female	53	W	Cook	D	Illness supposed to be cause of distress.
3	Male	41	M	French Polisher	S (dl)	Consumptive. Eventually did well abroad.
4	"	36	M	Labourer	S	Out of work for 1 year. Would not be fit for work for months. Decided eventually that either friends must keep him or he must go to the infirmary. Friends kept him.
5	"	48	M	Paperhanger	S (dl)	Applied for daughter to be sent to convalescent home; father to pay fare and 2s. 6d. a week.
6	"	49	M	Shoemaker	S (dl)	Very ill; wife and two children. Dinners given for 5 weeks; then he went into the infirmary, and died shortly after.
7	"	30	M	French Polisher	S (dl)	Five young children. Had been very ill and in receipt of parish relief. Member of trade society. Sent to convalescent home.
8	"	17	S	Clerk	S O (dl)	Incipient phthisis. Sent to Ventnor for 10 weeks. Brother paid 30s. Efforts now being made to emigrate him.
9	"	25	M	Labourer	S	Two young children. Wife sells water-cresses. Sent to convalescent home.
10	Female	27	W	Dressmaker	W S (dl)	3 months. Sent to convalescent home.
11	Male	29	M	Woodcutter	S	Earns 20s. in full work; only 9s. at the time; wife earns 2s. 9d. a week. Three young children; one child sent to convalescent home.
12	"	10	S	...	S O	Living with a widowed aunt. Slight bad. Sent to Margate for 3 months.
13	Female	31	W	Needle-woman Goods Guard	S w i (dl)	Left situation to nurse child. Employment found for her, and clothes redeemed.
14	Male	43	M		S (dl)	Had been ill 4 months; boy, age 17, ill 2 months. Receiving 12s. from Railway Sick Club; in Hearts of Oak. Boy sent to convalescent home. Father paid 1s. a week and 5s. of the fare.
15	Female	22	S	Servant	S (dl)	Emigrated by Charity Organisation Society on account of her health.

No.	Sex.	Age.	Conjugal Condition.	Occupation.	Cause of Distress.	Remarks.
16	Female	76	S	Needle-woman	S (idle)	Were only able to save a little, and the death of a fourth sister had used up all their savings. Charity Organisation Society could not get anything from their only relative, and they were recommended for out-relief; 7s. 6d. granted by the Guardians.
17 (Sister)	70	S	"	"	S (idle)	
18	67	S	"	"	S (idle)	
19	Female	24	S	Servant	S (idle)	Had helped her mother out of her wages. Charity Organisation Society obtained letter for convalescent home as requested; afterwards declined, as the doctor said she needed daily medical advice.
20	Male	33	M	Carpenter	S (dl)	III for 2½ years; in Infirmary. Six children under 12; four of them in parish schools.
21	"	34	M	Cabinet-maker	S (idle)	Child ill. Surgical instrument supplied. Man paid for it.
22	Female	19	S	Servant	S u (dl)	Constantly ailing. Sent to convalescent home; clothes redeemed. Her mother had married again, and was leading an immoral life.
23	"	21	S	"	V (dl)	Had come out of Queen Charlotte's Hospital. Application made to Guardians, and father of the child ordered to pay 3s. 6d. a week. Child died suddenly, and situation was found for applicant and clothes given her.
24	"	19	S	"	V (dl)	Letter for Queen Charlotte's Hospital given. Afterwards obtained situation as wet nurse. Married sister took charge of the baby, which died shortly after.
25	"	49	S	Machinist	U (d)	First helped by Charity Organisation Society in 1884. Was then living with mother and aunt; both dead in 1889. Had been in the Infirmary. Situation obtained, but lost in a few weeks. Applied again, was helped; and applied again because she had so little work. Further help refused.
26	Male	60	M	Painter	U S (dl)	Frequently out of work owing to old age. No savings; full wages, 8s. Applied first in 1885; loans twice granted. Sick child sent to Margate. Loan granted a third time.
27	Female	65	W	Music Teacher	U (d)	They refuse to try other work. Applied first in 1885. Mother very ill in 1889. Theatre closed for fortnight before Christmas. Charity Organisation Society gave help for fortnight. Mother went into infirmary pending vacancy in Middlesex Hospital. Died in Middlesex Hospital in 1890.
28 (D'ght'r)	28		S	Actress	U (d)	
29	Female	65	W	Housekeeper	U i (d)	Not strong enough for previous situations. Situation found for her and returnable grant of £2 made for clothes.
30	Male	39	M	Porter	U	Four young children: one a twin.

		Dressmaker	U (dl)	
		Grainer (on own account)	T (dl)	
		Coasterm'g'r	T W	
		Charing	W S (dl)	
33	Male	59	W	
34	"	42	Wr	
35	Female	50	W	
36	Male	40	Wr	
37	Female	28	W	
38	"	47	W	
39	"	42	W	
40	"	50	W	
41	"	42	W	
42	"	39	W	
43	Male	59	M	
44	"	60	M	
45	Female	14	S	
46	"	48	W	
47	"	63	W	
48	Male	60	M	
49	"	64	M	
50	"	65	M	
*51	"	63	M	
f2	Female	67	W	
				Failed in business owing to fashion of plain painting displacing graining. Four children and wife, all delicate. Surgical instruments given in 1886, 1887, 1888. Temporary help given in December 1889 to the amount of 10s.; nothing more until the man had prospect of employment. Asked for youngest child, age 2, to be sent to a home. Money granted for stock, and nourishment for child given by church, but application refused.
				Daughter ill. Helped first in 1876; husband ill; delicate family; convalescent aid in 1882, 1886, 1888, and 1889. Dispensary letter obtained for daughter in December 1889.
				Has eight children; youngest, 8 months, boarded out until end of December. Helped to set up a laundry. Boots and blankets given; two children would be in work shortly. Sewing-machine granted.
				Applicant helped to move. Was paying 10s. 6d. a week for two rooms; only one child. Temporary help given and clothes promised when situation should be obtained; brother offered to take her boy if she went into service.
				Four children. Debt on sewing-machine £2 : 10s., paid for her by C. O. S. Paralysed in 1881. Wife left him in 1889 taking children with her. Assistance refused in 1885, 1886, 1887 by another committee; £8s. granted to buy box of oranges to sell.
				Accident to one of his children. Relief given was an allowance for the child for 5 years to keep him in the Cripples Home.
				A blind child. Kept at a school by C. O. S. since 1886. £2 : 10s. granted towards spinal support ordered by doctor at a special hospital. Turned out afterwards that she was not fit to wear it.
				Could only recommend her to Guardians for out-relief. Temporary help given pending result of application for a situation. Could not get this situation and saw no other way of helping.
				Applied to have back-rent paid, and articles redeemed. Refused, but through church situation found to look after a house.
				Had a pension from the army of 1s. 1d. a day. Left the commissioners because he objected to having money subtracted for various clubs. Asked for help to repay loan. A former acquaintance sent the money to the C. O. S. for him.
				Has a daughter ill. Club arrears paid. Employers spoke well of her, but could only give her season work owing to her age. C. O. S. raised a winter pension for her.

APPENDIX C.

FORMS SUGGESTED FOR PERIODIC RETURNS WHICH SHALL SHOW THE TRUE VOLUME OF PAUPERISM, AND SOMETHING OF ITS CHARACTER.

TABLE I.—*Monthly Return of Pauperism.*

Institution or Class.				Number of Persons who apply for and are granted Relief between 1st January and 1st February.								
	Number in Receipt of Relief on 1st January.			Those who have received Relief within Twelve Months of Present Application.			Those who have not received Relief within Twelve Months of Present Application			Number in Receipt of Relief on 1st February.		
	M.	W.	Ch.	M.	W.	Ch.	M.	W.	Ch.	M.	W.	Ch.
<i>Indoor</i> — Able-bodied Not able-bodied Insane												
<i>Outdoor</i> — Able-bodied Not able-bodied Insane							(a)			(b)		
<i>Medical only</i> — Able-bodied Not able-bodied												

Note.—It is intended that those who are relieved twice or oftener in the month should on the first occasion be counted in the *b* column, and on subsequent occasions in the *a* column. Transfers from one institution to another would be counted in the *a* column.

Memorandum as to TABLE II.

To find the total Pauperism for any twelve months:—

On 30th June (1892) take numbers from column *w+a+b+d+e+h*.
,, 31st December (1892) ,,, *x+e+f+h+i+l*.

From the number thus indicated must be deducted the deaths which have occurred amongst them, to give the actual total required.

APPENDIX C

TABLE II.—*Return for Half-year*

Return for Half-year ending

Institution or Class of Pauper.	Number in Receipt of Relief on 1st January 1892.	Number of Applications Granted						
		Previously						
		First Half of 1891.			Second Half of 1891.			
M.	W.	Ch.	M.	W.	Ch.	M.	W.	Ch.
(As above)	(x)			(e)			(f)	

Return for Half-year ending

Institution or Class of Pauper.	Number in Receipt of Relief on 1st July 1892.			Number of Applications Granted					
				Previously			Second Half of 1891.		
	M.	W.	Ch.	M.	W.	Ch.	M.	W.	Ch.
(As above)			(g)			(i)			(j)

APPENDIX C

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ending 31st December 1891.

between 1st July 1891 and 1st January 1892.			Having previously Received no Relief, or none since 1st July 1890.			Number in Receipt of Relief on 1st January 1892.			Total Number of those who have been Relieved during Six Months ending 31st December 1891.		
Relieved during			M.	W.	Ch.	M.	W.	Ch.	M.	W.	Ch.
Second Half of 1891.											
M.	W.	Ch.									
			(c)			(d)			(x)		

30th June 1892.

between 1st January 1892 and 1st July 1892.			Having previously Received no Relief, or none since 1st January 1891.			Number in Receipt of Relief on 1st July 1892.			Total Number of those who have been Relieved during Six Months ending 30th June 1892.		
Relieved during			M.	W.	Ch.	M.	W.	Ch.	M.	W.	Ch.
First Half of 1892.											
M.	W.	Ch.									
			(g)			(h)			(y)		

31st December 1892.

between 1st July 1892 and 1st January 1893.			Having previously Received no Relief, or none since 1st July 1891.			Number in Receipt of Relief on 1st January 1893.			Total Number of those who have been Relieved in Six Months ending 31st December 1892.		
Relieved during			M.	W.	Ch.	M.	W.	Ch.	M.	W.	Ch.
Second Half of 1892.											
M.	W.	Ch.									
			(k)			(l)			(z)		

APPENDIX D.

PARTICULARS of various proposals for providing pensions in old age are given below :—

NATIONAL PROVIDENCE LEAGUE.

In a "Statement of Views" issued by this League, dated August 1891, they say :—

"New proposals are now made for the establishment of a voluntary State-aided old age pension scheme.

"These proposals the National Providence League cordially welcomes as tending in the direction of its own objects, namely, the extinction of old age pauperism, and will lend its best efforts to the advocacy of any scheme resolved upon by the newly formed 'Voluntary Parliamentary Committee on Old Age Pensions,' which does not contravene the following principles :—

"I.—*That contractors for an old age pension State benefit be required to make a contribution from their own resources.*

"II.—*That the contract made by contributors for their own share of the pension assured, be only recognised as entitled to State augmentation if effected through some financially sound organisation; whether a friendly society, an annuity office, a pensions trust fund established by Parliament, or the post office.*

"Subject to these main principles, the National Providence League ventures to recommend :—

"1. That the pension secured by a contributor from his or her own resources shall not be less than £6 : 10s. a year, payable at 65 years of age.

"2. That the amount of pension guaranteed by the State to meet such sum should be another annual sum of £6 : 10s.; so that each contributor be entitled at 65 years of age to a pension of £13 a year.

- "3. That the post office organisation be made use of for the collection of funds if desired, and in all cases for the payment of State pensions when due.
- "4. That every person on completion of his or her own payments shall receive a parchment certificate, stating the name, age, and address of the insurer, the date of the completion of the insurance, and also the name and address of the friendly society, annuity office, trust fund, or post office savings bank in which the insurance was effected, and such certificate, after being countersigned by a magistrate on proof of identity, shall be presented by the person insured when the State pension is demanded at any post office.
- "5. That the production, at any time, of such a certificate shall entitle an applicant to receive any poor law relief which may be necessary during any period of life, in the form of outdoor relief, if so desired.
- "6. That on the death of a certificate-holder before drawing pension, a sum, not exceeding £5, be paid by the State to his or her nominee.
- "7. That no pensioner shall have the right to assign or alienate any portion of his or her pension of £13 a year.
- "8. That as the great object of the National Providence League is to prevent *pauperism*, it is most desirable that no part of the State pension subventions should be chargeable on the *poor rates*; but the League recommend that the State contribution be divided between *imperial* and *local* taxation."

Poor Law Reform Association.

The Committee of this Association has issued the following suggestions upon a practical pension scheme :—

"I.—That considering the very large number of persons who, reaching old age, are driven to seek the assistance of the poor law, some system of pension is extremely desirable, as such pensions would enable them to dispense with poor law relief.

"II.—That, in view of the fact that every person has necessarily contributed, directly or indirectly, to the public funds during his life, and has, under the present law, if destitute, a right to poor law relief, a *minimum* pension be receivable by every one attaining the age of 65.¹

¹ Sixty-five being the age at which friendly society sick-pay ceases.

"III.—That in order to disconnect all idea of pauperism from the State pension, to which every aged person should have a right, such pension should be payable through the post office or some agency other than that of the poor law system.

"IV.—That any person who shall not be in a position to maintain himself by the aid of the State pension, shall be referred to the existing poor law authorities, and if poor law relief be afforded to him, the guardians shall have power to impound the State pension.

"V.—That with a view of affording every possible facility to persons to supplement by their own efforts of thrift the minimum State pension, the existing system of post office insurance should be so modified as to permit of a pension not exceeding £10 a year for old age being secured by payment either of a lump sum or in weekly or other instalments; such modifications being :—

"1. A subsidy from public funds, not exceeding 20 per cent. of the pension above named.¹

"2. Special arrangements by the post office to facilitate the collection of the insurance premiums from or through employers of labour, for persons in their employment, and exceptional facilities in those cases in which (as is often the practice) the employers themselves make the whole or part of the contributions, as in the German system."

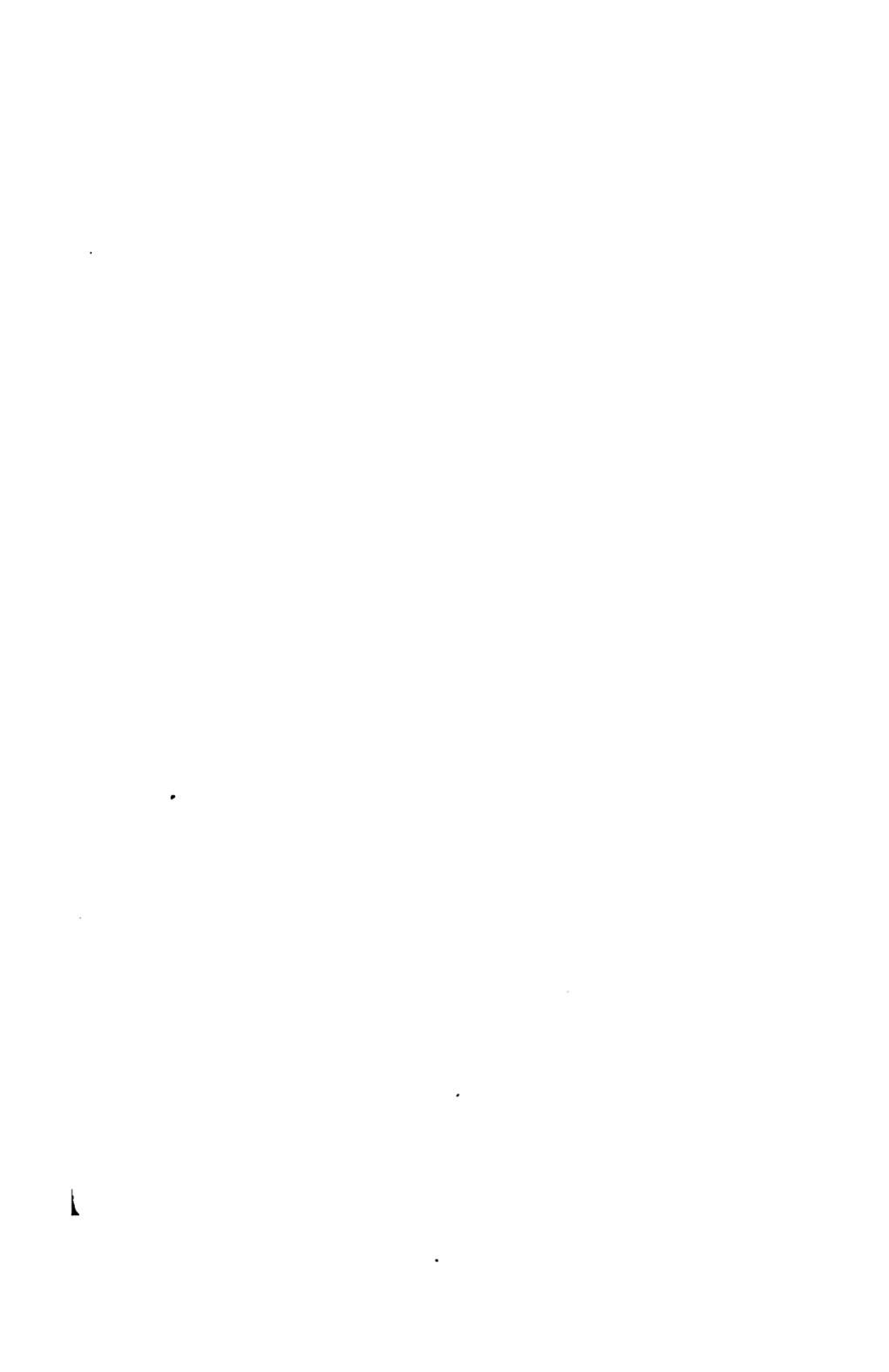
The terms of Mr. Chamberlain's scheme, and the proposals of Mr. Vallance and Mr. Fatkine, are given sufficiently in the text. Two other proposals need to be mentioned :—

Mr. G. C. T. Bartley, M.P., in a Bill laid before the House of Commons, provides three classes of pensions for those over 65 who are in need of aid :—(a) 7s. a week to those who have never received poor relief; (b) 3s. 6d. a week to those who have made partial provision for old age, with an addition (not exceeding 1s. 9d.), equal to the amount the old person has saved; (c) 3s. 6d. a week to those who, deserving a pension, have been prevented by special misfortune from making any provision for themselves. The granting of such pensions is left to the discretion of the local authority, and the necessary funds are to be obtained by a special pension rate. The pension must not come through the guardians or its officers, and will not disfranchise the recipient.

Mr. R. P. Hardy, of the Society of Actuaries, proposes "an extension

¹ Thus, of a pension of £10, the pensioner's contribution would provide £8 and the State would provide £2.

of the poor law provision, by admitting the principle that in lieu of parochial relief, with its attendant discredit, every worker should be entitled to a deferred wage in the shape of a free pension," the cost to be borne partly by the State and partly locally. It will be seen that these are practically proposals for the extension of out-relief. The ideas which underly them are fully discussed in Chapter V. (Part II.)



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